

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 2014 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>	
A This return/report is for:	☐ a multiemployer plan; ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); 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>OTTERBEIN HOMES RETIREMENT PLAN</u>	1b Three-digit plan number (PN) ▶ <u>001</u> 1c Effective date of plan <u>07/01/1970</u>
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>OTTERBEIN HOMES</u> <u>580 N. STATE ROUTE 741</u> <u>LEBANON, OH 45036-9551</u>	2b Employer Identification Number (EIN) <u>31-0549058</u> 2c Plan Sponsor's telephone number <u>513-933-5400</u> 2d Business code (see instructions) <u>623000</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	<u>Filed with authorized/valid electronic signature.</u>	<u>10/14/2015</u>	<u>J. CHRISTOPHER GREEN</u>
	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		3b Administrator's EIN	
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name		3c Administrator's telephone number 4b EIN 4c PN	
5 Total number of participants at the beginning of the plan year		5	1110
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year		6a(1)	277
a(2) Total number of active participants at the end of the plan year		6a(2)	251
b Retired or separated participants receiving benefits		6b	403
c Other retired or separated participants entitled to future benefits.....		6c	399
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	1053
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	38
f Total. Add lines 6d and 6e		6f	1091
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ <u>0</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

Part III**Form M-1 Compliance Information (to be completed by welfare benefit plans)**

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2014 Form M-1 annual report. If the plan was not required to file the 2014 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

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 2014 This Form is Open to Public Inspection
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

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 OTTERBEIN HOMES RETIREMENT PLAN	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF OTTERBEIN HOMES	D Employer Identification Number (EIN) 31-0549058

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 01 Day 01 Year 2014			
2 Assets:			
a Market value	2a	31276191	
b Actuarial value	2b	28992962	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	412	15415109	15415109
b For terminated vested participants	421	7390013	7390013
c For active participants	277	7671723	8105765
d Total	1110	30476845	30910887
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	6.53%	
6 Target normal cost	6	425007	

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		10/12/2015
Signature of actuary		Date
MARK W. SCHULTE, FSA, EA		14-06919
Type or print name of actuary		Most recent enrollment number
VAN IWAARDEN ASSOCIATES		612-596-5971
Firm name		Telephone number (including area code)
10 S. FIFTH STREET SUITE 840 MINNEAPOLIS, MN 55402-1010		
Address of the firm		

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

Part II Beginning of Year Carryover and Prefunding Balances		
	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of <u>17.05</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)		24182
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>6.36</u> %		1538
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		25720
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	93.79 %
15 Adjusted funding target attainment percentage	15	93.79 %
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	87.30 %
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
01/08/2014	110000	0	07/07/2014	110000	0
02/07/2014	110000	0	08/11/2014	160000	0
03/13/2014	110000	0	09/10/2014	160000	0
04/04/2014	110000	0	10/09/2014	160000	0
05/09/2014	110000	0	11/21/2014	160000	0
06/10/2014	110000	0	12/09/2014	160000	0
Totals ▶			18(b)	1570000	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	1518705
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
0	0	0
		(4) 4th
		0

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

21 Discount rate:				
a Segment rates:	1st segment: 4.99 %	2nd segment: 6.32 %	3rd segment: 6.99 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 65
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	425007	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment.....	1917925	719352	
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	1144359	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....			0
36 Additional cash requirement (line 34 minus line 35).....	36	1144359	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	1518705	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	374346	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2014
		This Form is Open to Public Inspection.

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014		
A Name of plan OTTERBEIN HOMES RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 OTTERBEIN HOMES	D Employer Identification Number (EIN) 31-0549058	

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

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

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

MORGAN STANLEY SMITH BARNEY, LLC

26-4310632

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 27 33 49 50 71 72 99	NONE	153522	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

FIFTH THIRD BANK RETIREMENT SERVICE

31-1051736

(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?
24	NONE	12670	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

FIRST STATE TRUST COMPANY

DELAWARE CORPORATE CENTER II
2 RIGHTER PARKWAY, SUITE 250
WILMINGTON, DE 19803

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 99	NONE	3683	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
MORGAN STANLEY SMITH BARNEY, LLC	49 99	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
MORGAN STANLEY LIQUID ASSET FUND	522 FIFTH AVE NEW YORK, NY 10036	ANNUAL RATE OF 0.18% OF THE AVERAGE QUARTER-END ASSETS INVESTED BY ELIGIBLE MORGAN STANLEY CLIENTS IN EQUITY AND FIXED INCOME FUNDS IN 2014 (APPLICABLE TO NON-ADVISORY ACCOUNTS ONLY).
(a) Enter service provider name as it appears on line 2		(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY, LLC	49 99	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
PIMCO EMERGING LOCAL BD P	840 NEWPORT CENTER DRIVE NEWPORT BEACH, CA 92660	ANNUAL RATE OF 0.160% OF THE AVERAGE QUARTER-END ASSETS INVESTED BY ELIGIBLE MORGAN STANLEY CLIENTS IN EQUITY AND FIXED INCOME FUNDS IN 2014 (APPLICABLE TO NON-ADVISORY ACCOUNTS ONLY)
(a) Enter service provider name as it appears on line 2		(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY, LLC	49 99	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
FRANKLIN TEMPLETON GLOBAL BD FD ADV	59-6865210	ANNUAL RATE OF 0.160% OF THE AVERAGE QUARTER-END ASSETS INVESTED BY ELIGIBLE MORGAN STANLEY CLIENTS IN EQUITY AND FIXED INCOME FUNDS IN 2014 (APPLICABLE TO NON-ADVISORY ACCOUNTS ONLY)

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
MORGAN STANLEY SMITH BARNEY, LLC	49 99	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
LEGG MASON SMASH SERIES C	100 FIRST STAMFORD PLACE STAMFORD, CT 06902	ANNUAL RATE OF 0.160% OF THE AVERAGE QUARTER-END ASSETS INVESTED BY ELIGIBLE MORGAN STANLEY CLIENTS IN EQUITY AND FIXED INCOME FUNDS IN 2014 (APPLICABLE TO NON-ADVISORY ACCOUNTS ONLY).
(a) Enter service provider name as it appears on line 2		(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY, LLC	49 99	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
PIMCO LOW DURATION P	840 NEWPORT CENTER DRIVE NEWPORT BEACH, CA 92660	ANNUAL RATE OF 0.160% OF THE AVERAGE QUARTER-END ASSETS INVESTED BY ELIGIBLE MORGAN STANLEY CLIENTS IN EQUITY AND FIXED INCOME FUNDS IN 2014 (APPLICABLE TO NON-ADVISORY ACCOUNTS ONLY).
(a) Enter service provider name as it appears on line 2		(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY, LLC	49 99	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
BLACKROCK FUNDS LOW DUR BD INV INST	94-2948313	ANNUAL RATE OF 0.160% OF THE AVERAGE QUARTER-END ASSETS INVESTED BY ELIGIBLE MORGAN STANLEY CLIENTS IN EQUITY AND FIXED INCOME FUNDS IN 2014 (APPLICABLE TO NON-ADVISORY ACCOUNTS ONLY).

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
MORGAN STANLEY SMITH BARNEY, LLC	49 99	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
LEGG MASON SMASH SERIES M 100 FIRST STAMFORD PLACE STAMFORD, CT 06902	ANNUAL RATE OF 0.160% OF THE AVERAGE QUARTER-END ASSETS INVESTED BY ELIGIBLE MORGAN STANLEY CLIENTS IN EQUITY AND FIXED INCOME FUNDS IN 2014 (APPLICABLE TO NON-ADVISORY ACCOUNTS ONLY).	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY, LLC	49 99	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
LEGG MASON SMASH SERIES EC 100 FIRST STAMFORD PLACE STAMFORD, CT 06902	ANNUAL RATE OF 0.160% OF THE AVERAGE QUARTER-END ASSETS INVESTED BY ELIGIBLE MORGAN STANLEY CLIENTS IN EQUITY AND FIXED INCOME FUNDS IN 2014 (APPLICABLE TO NON-ADVISORY ACCOUNTS ONLY).	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY, LLC	49 99	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
AMERICAN FUNDS HIGH INCOME TRUST F2 333 SOUTH HOPE STREET LOS ANGELES, CA 90071	ANNUAL RATE OF 0.0117% OF THE AVERAGE QUARTER-END ASSETS INVESTED BY ELIGIBLE MORGAN STANLEY CLIENTS IN EQUITY AND FIXED INCOME FUNDS IN 2014 (APPLICABLE TO NON-ADVISORY ACCOUNTS ONLY).	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>		
A Name of plan <u>OTTERBEIN HOMES RETIREMENT PLAN</u>		B Three-digit plan number (PN) ► <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>OTTERBEIN HOMES</u>		D Employer Identification Number (EIN) <u>31-0549058</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	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	350000	0
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	886600	870648
(2) U.S. Government securities	1c(2)	3998976	837891
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	0	465529
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	10866	0
(B) Common.....	1c(4)(B)	20581709	22597502
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property).....	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans.....	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities.....	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	5453744	7704605
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	0	96617

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	31281895	32572792

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	0	21724
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	21724

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	31281895	32551068
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	1570000	
(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)		1570000
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		0
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		
c Other income.....	2c		1601252
d Total income. Add all income amounts in column (b) and enter total.....	2d		3171252

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1695217	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		1695217
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)	16353	
(3) Investment advisory and management fees.....	2i(3)	190509	
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		206862
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1902079

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		1269173
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: CLIFTONLARSONALLEN, LLP

(2) EIN: 41-0746749

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
4c			
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
4d			
e Was this plan covered by a fidelity bond?	X		500000
4e			
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f			
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4g			
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4h			
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i			
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	X		
4j			
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k			
l Has the plan failed to provide any benefit when due under the plan?		X	
4l			
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

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

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

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

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

Part V Trust Information (optional)

6a Name of trust	6b Trust's EIN

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection.
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan <u>OTTERBEIN HOMES RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>OTTERBEIN HOMES</u>	D Employer Identification Number (EIN) <u>31-0549058</u>

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): _____ 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>6</u>

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

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

Part III	Amendments
-----------------	-------------------

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- a** Enter the percentage of plan assets held as:

Stock: 63.0% Investment-Grade Debt: 34.0% High-Yield Debt: 0.0% Real Estate: 0.0% Other: 3.0%

- b** Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☒ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

- c** What duration measure was used to calculate line 19(b)?

☒ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

OTTERBEIN HOMES RETIREMENT PLAN
FINANCIAL STATEMENTS
AND SUPPLEMENTARY INFORMATION
YEARS ENDED DECEMBER 31, 2014 AND 2013

**OTTERBEIN HOMES RETIREMENT PLAN
TABLE OF CONTENTS
YEARS ENDED DECEMBER 31, 2014 AND 2013**

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INDEPENDENT AUDITORS' REPORT

Plan Administrator
Otterbein Homes Retirement Plan
Cincinnati, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Otterbein Homes Retirement Plan (the Plan), which comprise the statement of net assets available for benefits as of December 31, 2014, and the related statements of changes in net assets available for benefits for the year then ended, and the related notes to the financial statement.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

Our responsibility is to express an opinion on these 2014 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 on the 2014 financial statements.

Basis for Disclaimer of Opinion on the 2014 Financial Statements

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 4, which was certified by First State Trust Company, the trustee of the plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2014, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion on the 2014 Financial Statements

Because of the significance of the matter described in the *Basis for Disclaimer of Opinion on the 2014 Financial Statements* paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2014 financial statements. Accordingly, we do not express an opinion on the 2014 financial statements.

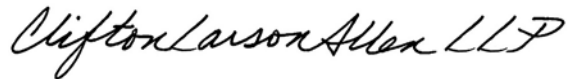
Other Matters-Report on Supplementary Information and Report on the 2014 Financial Statements

The supplemental Schedule H, Line 4i – Schedule of Assets (Held at End of Year) and Schedule H, Line 4j – Schedule of Reportable Transactions as of or for the year ended December 31, 2014, are required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion on the 2014 Financial Statement* paragraph, we do not express an opinion on these supplemental schedules.

The 2013 financial statements of Otterbein Homes Retirement Plan as of December 31, 2013, were audited by us, and our report dated October 14, 2014, expressed an unmodified opinion on those financial statements.

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

The form and content of the information included in the 2014 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.



CliftonLarsonAllen LLP

St. Louis, Missouri
October 9, 2015

OTTERBEIN HOMES RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2014 AND 2013

	<u>2014</u>	<u>2013</u>
ASSETS		
INVESTMENTS (At Fair Value)		
Money Market	\$ 870,648	\$ 886,600
Mutual Funds	4,919,147	5,453,744
Common Stock	22,597,502	20,581,709
Government Bonds	837,891	3,998,976
Preferred Stock	-	10,866
Corporate Bonds	465,529	-
Exchange-Traded Funds	2,785,458	-
Other Investment	236	-
Total Investments (At Fair Value)	<u>32,476,411</u>	<u>30,931,895</u>
RECEIVABLES		
Employer Contributions	-	350,000
Interest Income	62,433	13,602
Due from Broker	33,948	-
Total Receivables	<u>96,381</u>	<u>363,602</u>
Total Assets	32,572,792	31,295,497
LIABILITIES		
DUE TO BROKER	<u>21,724</u>	<u>-</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 32,551,068</u></u>	<u><u>\$ 31,295,497</u></u>

See accompanying Notes to Financial Statements.

OTTERBEIN HOMES RETIREMENT PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEARS ENDED DECEMBER 31, 2014 AND 2013

	<u>2014</u>	<u>2013</u>
ADDITIONS TO (DEDUCTIONS FROM) NET ASSETS AVAILABLE FOR BENEFITS ATTRIBUTED TO:		
INVESTMENT INCOME		
Net Appreciation in Fair Value of Investments	\$ 759,781	\$ 3,930,338
Interest and Dividends	<u>824,186</u>	<u>782,292</u>
Investment Income	1,583,967	4,712,630
EMPLOYER CONTRIBUTIONS	1,570,000	1,470,000
BENEFIT PAYMENTS	(1,695,217)	(1,662,082)
ADMINISTRATIVE EXPENSES	<u>(203,179)</u>	<u>(166,276)</u>
NET INCREASE	1,255,571	4,354,272
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of Year	<u>31,295,497</u>	<u>26,941,225</u>
END OF YEAR	<u><u>\$ 32,551,068</u></u>	<u><u>\$ 31,295,497</u></u>

See accompanying Notes to Financial Statements.

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2014 AND 2013

NOTE 1 DESCRIPTION OF PLAN

The following description of Otterbein Homes Retirement Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a noncontributory defined benefit plan, established July 1, 1970, for eligible employees of Otterbein Homes (the Employer). The Plan has been amended throughout the years to comply with tax legislation and was most recently restated January 1, 2008. Effective January 1, 2007, no employees shall be eligible to become a participant in the Plan. Participants are fully vested upon the completion of five years of vesting service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

The Plan is administered by the Plan's Investment Committee. The Committee has overall responsibility for the operation and administration of the Plan. The Committee determines the appropriateness of the Plan's investment offerings, and monitors investment performance.

Pension Benefits

At the normal retirement age of 65, a participant completing 1,000 hours of service during a Plan year is entitled to receive a monthly pension benefit for life. The accrued benefit is computed as 1 1/3% of average compensation for each year of credited service as of December 31, 1998, plus 1% average compensation for each year of credited service after December 31, 1998, and 0.75% for each year of credited service after December 31, 2006.

Average compensation is equal to the highest average compensation for the five consecutive calendar years out of the last ten consecutive calendar years immediately preceding retirement, termination, or death, whichever occurs first, during which a participant worked at least 1,000 hours.

The Plan permits early retirement upon the completion of five years of service and the attainment of age 62. If employees terminate before rendering five years of service, they will forfeit the right to receive the portion of their accumulated Plan benefits.

Employees may elect to receive the value of their accumulated Plan benefits as a lump-sum distribution upon retirement or termination, or they may elect to receive their benefits as a life annuity payable monthly from retirement. For a married Plan participant, a qualified joint and survivor annuity is available.

If a married participant dies after five or more years of service prior to reaching early retirement age, the death benefit to the spouse will be calculated assuming the participant lived to the early retirement age, elected a joint and one-half survivor benefit, and died the next day. If a married participant dies after having become eligible for early retirement, the death benefit to the spouse will be calculated assuming the participant had elected a joint and one-half survivor benefit on the day prior to death.

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2014 AND 2013

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Funding Policy

The Employer's funding policy is to make monthly contributions to the Plan in amounts estimated to be sufficient to provide the Plan with assets with which to pay pension benefits to the Plan's participants. The Employer contribution requirements are determined annually by an independent actuary, Van Iwaarden Associates, as of January 1 of the Plan year. The Employer's contributions met the minimum funding requirement of ERISA for the years ended December 31, 2014 and 2013.

Although it has not expressed an intention to do so, the Employer 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.

Basis of Accounting

The accompanying financial statements are prepared under the accrual method of accounting.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets and 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.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians, and trustee. See Note 6 for discussion of fair value measurements.

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 rate. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Benefit Payments

Benefit payments are recorded when paid.

**OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2014 AND 2013**

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Administrative Expenses

The Plan's expenses are paid either by the Plan or the Employer as provided by the Plan document. Expenses that are paid directly by the Employer are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in net appreciation (depreciation) of fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

Subsequent Events

The Plan has evaluated subsequent events through October 9, 2015, the date the financial statements were available to be issued.

NOTE 3 ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS

Accumulated plan benefits are those future periodic payments, including lump-sum distributions that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include all benefits expected to be paid to:

- a. Retired or terminated employees or their beneficiaries.
- b. Beneficiaries of employees who have died.
- c. Present employees or their beneficiaries.

The actuarial present value of accumulated plan benefits is determined as of the beginning of the Plan year by an independent actuary, Van Iwaarden Associates, for January 1, 2014, and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

The Plan's significant actuarial assumptions used in the valuations as of January 1, 2014, were:

- a. Life expectancy of Participants (the 2014 Static Mortality Table).
- b. Retirement Age Assumptions (15% retiring at age 62 to 100% at age 70).
- c. Investment Return (the assumed rate of return was 7.92% per annum, compounded annually, which is net of investment expenses).

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. If the Plan were to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2014 AND 2013

NOTE 3 ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS (CONTINUED)

The following is a summary of actuarial present value of accumulated plan benefits as of January 1, 2014:

Actuarial Present Value of Accumulated Plan Benefits:	
Vested Benefits:	
Participants Currently Receiving Payments	\$ 13,765,825
Active and Inactive Participants	12,071,963
Subtotal	<u>25,837,788</u>
Nonvested Benefits	<u>117,276</u>
Total Actuarial Present Value of Accumulated Plan Benefits	<u><u>\$ 25,955,064</u></u>

The changes in the actuarial present value of accumulated Plan benefits are summarized as follows for the period January 1, 2014:

Actuarial Present Value of Accumulated Plan Benefits at Beginning of Period		\$ 25,634,122
Increase (Decrease) Attributable To:		
Benefits Paid		(1,662,082)
Benefits Accumulated		18,620
Interest		1,964,404
Net Changes		<u>320,942</u>
Actuarial Present Value of Accumulated Plan Benefits		<u><u>\$ 25,955,064</u></u>

The computations of the actuarial present value of accumulated Plan benefits were made as of January 1, 2014. Had the valuations been performed as of December 31, there would be no material differences.

NOTE 4 CERTIFICATION OF INVESTMENT INFORMATION

Investments disclosed in the accompanying financial statements and supplemental schedule, including investments held at December 31, 2014, and net appreciation in fair value of investments, interest, and dividends for the period of June 6, 2014 through December 31, 2014, was obtained or derived from information supplied to the Plan administrator and certified as complete and accurate by First State Trust Company, the trustee of the Plan.

The trustee has provided a certification for investment income for the period of June 6, 2014 through December 31, 2014:

Net Appreciation in Fair Value of Investments	\$ 603,558
Interest and Dividends	412,577

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2014 AND 2013

NOTE 5 INVESTMENTS

The following presents investments that represent 5% or more of the Plan's net assets available for benefits as of December 31:

Investment	2014	2013
Mutual Funds:		
Vanguard Short Term Bond ETF	\$ 2,785,458	\$ - *
Allianz Fixed Income Shares Series M	- *	1,763,793
Allianz Fixed Income Shares Series C	- *	1,829,061

** Investments did not exceed 5% of net assets for the Plan year noted*

NOTE 6 FAIR VALUE OF INVESTMENTS

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

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

Level 2: Inputs to the valuation methodology include:

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

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

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

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

Following is a description of the valuation techniques used for assets measured at fair value. There have been no changes in the valuation methodologies used at December 31, 2014 and 2013.

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2014 AND 2013

NOTE 6 FAIR VALUE OF INVESTMENTS (CONTINUED)

Mutual Funds and Money Market Funds: Valued at the daily closing price as reported by the fund. Mutual funds and money market funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds and money market funds held by the Plan are deemed to be actively traded.

Common and Preferred Stock, and Exchange-Traded Funds: Valued at the daily closing price reported on the active market in which the individual securities are traded.

Corporate Bonds and Government Securities: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks or a broker quote is available.

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2014 AND 2013

NOTE 6 FAIR VALUE OF INVESTMENTS (CONTINUED)

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

	2014			
	Level 1	Level 2	Level 3	Total
Money Market Funds	\$ 870,648	\$ -	\$ -	\$ 870,648
Government Bonds				
Federal Agencies	-	694,075	-	694,075
Treasury Securities	-	93,788	-	93,788
International Bond	-	50,029	-	50,029
Corporate Bonds				
Financial Services	-	201,575	-	201,575
Communication Services	-	101,100	-	101,100
Industry Services	-	112,975	-	112,975
Healthcare	-	49,878	-	49,878
Mutual Funds				
Fixed Income	4,919,147	-	-	4,919,147
Common Stock				
Consumer Stock	3,772,863	-	-	3,772,863
Equity Stock	11,873	-	-	11,873
Financial Stock	4,204,040	-	-	4,204,040
Healthcare Stock	2,904,999	-	-	2,904,999
Industrial Stock	2,253,661	-	-	2,253,661
Information Technology Stock	2,986,616	-	-	2,986,616
Materials Stock	2,375,189	-	-	2,375,189
Services Stock	2,795,090	-	-	2,795,090
Telecommunications Stock	842,820	-	-	842,820
Utilities Stock	319,246	-	-	319,246
Real Estate Investment Trusts	131,104	-	-	131,104
Exchange-Traded Fund				
Short-term Bond	2,785,458	-	-	2,785,458
Other Investment:				
Miscellaneous	-	-	236	236
Total Investments at Fair Value	<u>\$ 31,172,755</u>	<u>\$ 1,303,420</u>	<u>\$ 236</u>	<u>\$ 32,476,411</u>

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2014 AND 2013

NOTE 6 FAIR VALUE OF INVESTMENTS (CONTINUED)

	2013			
	Level 1	Level 2	Level 3	Total
Money Market Funds	\$ 886,600	\$ -	\$ -	\$ 886,600
Mutual Funds:				
Bond Funds	5,453,744	-	-	5,453,744
Common Stock:				
Consumer Stock	2,798,004	-	-	2,798,004
Equity Stock	36,949	-	-	36,949
Financial Stock	4,862,612	-	-	4,862,612
Healthcare Stock	2,310,143	-	-	2,310,143
Industrial Stock	2,017,203	-	-	2,017,203
Information Technology Stock	3,033,939	-	-	3,033,939
Materials Stock	2,646,964	-	-	2,646,964
Services Stock	2,101,497	-	-	2,101,497
Telecommunications Stock	477,559	-	-	477,559
Utilities Stock	296,839	-	-	296,839
Preferred Stock	10,866	-	-	10,866
Government Bonds:				
Treasury Securities	-	2,548,382	-	2,548,382
Federal Agencies	-	1,450,594	-	1,450,594
Total Investments at Fair Value	<u>\$ 26,932,919</u>	<u>\$ 3,998,976</u>	<u>\$ -</u>	<u>\$ 30,931,895</u>

NOTE 7 PLAN TERMINATION

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:

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

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

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2014 AND 2013

NOTE 7 PLAN TERMINATION (CONTINUED)

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

NOTE 8 PLAN TAX STATUS

The Plan obtained its latest determination letter on November 25, 2009, in which the IRS states that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code (IRC). The Plan has been amended since receiving the determination letter. However, the Plan administrator believes the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the plan and recognize a tax liability (or asset) if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

NOTE 9 RISK 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 the investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits.

Plan contributions are made and the actuarial present value of accumulated 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.

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2014 AND 2013

NOTE 10 PARTY-IN-INTEREST

The investments are held by Fifth Third Bank and Morgan Stanley Smith Barney, LLC, the custodians of the Plan. First State Trust Company is the trustee of the Plan and Van Iwaarden Associates is the actuary of the Plan. Therefore, these transactions qualify as party-in-interest transactions. As described in Note 2, certain fees incurred by the Plan for investment management and advisory services were paid directly to the providers in the amount of \$203,179 and \$166,276 for the years ended December 31, 2014 and 2013, respectively. The Plan sponsor pays directly any other fees related to the Plan's operations.

NOTE 11 RECONCILIATION OF FINANCIAL STATEMENT TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of December 31:

	<u>2014</u>	<u>2013</u>
Net Assets Available for Benefits per the Financial Statements	\$ 32,551,068	\$ 31,295,497
Interest Income Receivable	<u>-</u>	<u>13,602</u>
Net Assets Available for Benefits per the Form 5500	<u><u>\$ 32,551,068</u></u>	<u><u>\$ 31,281,895</u></u>

The following is a reconciliation of the increase in net assets available for benefits per the financial statements to the Form 5500 for the year ended December 31:

	<u>2014</u>	<u>2013</u>
Increase in Net Assets Available for Benefits per Financial Statements	\$ 1,255,571	\$ 4,354,272
Interest Income Receivable	<u>13,602</u>	<u>(13,602)</u>
Increase per Form 5500	<u><u>\$ 1,269,173</u></u>	<u><u>\$ 4,340,670</u></u>

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N.: 43-0681477 PLAN NO.: 001
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2014

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
		<u>Money Market Funds:</u>		
*	Morgan Stanley Smith Barney LLC	Morgan Stanley Liquid Asset	\$ 716,112	\$ 716,112
*	Fifth Third Bank	Money Market	154,536	154,536
		Total Money Market Funds	870,648	870,648
		<u>Government Bonds</u>		
*	Morgan Stanley Smith Barney LLC	US Treasury Bond	31,788	33,773
*	Morgan Stanley Smith Barney LLC	US Treasury Bond	37,415	38,640
*	Morgan Stanley Smith Barney LLC	US Treasury TIPS	21,202	21,374
*	Morgan Stanley Smith Barney LLC	United Mexican States	50,808	50,029
*	Morgan Stanley Smith Barney LLC	FHLMC	61,556	60,948
*	Morgan Stanley Smith Barney LLC	FNMA	103,564	102,197
*	Morgan Stanley Smith Barney LLC	FNMA	24,820	25,243
*	Morgan Stanley Smith Barney LLC	Federal Home Mtg Assn	77,383	77,220
*	Morgan Stanley Smith Barney LLC	FHLMC Pc	129,752	130,391
*	Morgan Stanley Smith Barney LLC	FHLMC PC Gold Pc	143,443	143,010
*	Morgan Stanley Smith Barney LLC	FNMA Pass-Thru	154,686	155,065
		Total Government Bonds	836,417	837,891
		<u>Mutual Funds</u>		
*	Morgan Stanley Smith Barney LLC	American High Income Trust	1,310,926	1,229,048
*	Morgan Stanley Smith Barney LLC	Blackrock Low Duration - Ins	1,571,206	1,558,327
*	Morgan Stanley Smith Barney LLC	Legg Mason Smash Ser EC	458,992	448,679
*	Morgan Stanley Smith Barney LLC	Legg Mason Smash Series M	596,453	592,594
*	Morgan Stanley Smith Barney LLC	Legg Mason WA Smash Series C	188,096	186,379
*	Morgan Stanley Smith Barney LLC	Templeton Global Bond Fund-Ad	989,514	904,120
		Total Mutual Funds	5,115,186	4,919,147
		<u>Corporate Bonds</u>		
*	Morgan Stanley Smith Barney LLC	American Express Credit	50,762	50,441
*	Morgan Stanley Smith Barney LLC	Apple Inc	49,481	49,572
*	Morgan Stanley Smith Barney LLC	Bank of America Corp	37,572	37,806
*	Morgan Stanley Smith Barney LLC	Comcast Corp	49,986	51,410
*	Morgan Stanley Smith Barney LLC	CVS Caremark Corp.	50,057	49,878
*	Morgan Stanley Smith Barney LLC	Enterprise Products Oper	25,716	25,442
*	Morgan Stanley Smith Barney LLC	Gen Elec Cap Crp	36,964	37,961
*	Morgan Stanley Smith Barney LLC	Goldman Sachs Group	37,904	38,412
*	Morgan Stanley Smith Barney LLC	JP Morgan Chase & Co	50,218	49,863
*	Morgan Stanley Smith Barney LLC	Verizon46625HHS2	50,292	49,690
*	Morgan Stanley Smith Barney LLC	Wells Fargo & Company	24,906	25,055
		Total Corporate Bonds	463,859	465,529

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N.: 43-0681477 PLAN NO.: 001
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2014

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
		<u>Common Equity Securities</u>		
*	Morgan Stanley Smith Barney LLC	Banco Bilbao ADR Ops Div Rights	\$ -	\$ 58,169
*	Morgan Stanley Smith Barney LLC	Abbott Labs	120,758	154,194
*	Morgan Stanley Smith Barney LLC	AbbVie Inc	27,586	33,505
*	Morgan Stanley Smith Barney LLC	Activision Blizzard, Inc	60,474	66,294
*	Morgan Stanley Smith Barney LLC	Adobe Systems Inc	29,476	29,807
*	Morgan Stanley Smith Barney LLC	Advent Software Inc Com	11,583	11,030
*	Morgan Stanley Smith Barney LLC	Aetna U S Healthcare Inc	23,346	44,415
*	Morgan Stanley Smith Barney LLC	Agilent Technologies Inc	55,914	57,316
*	Morgan Stanley Smith Barney LLC	Akorn Inc	15,367	20,236
*	Morgan Stanley Smith Barney LLC	Albemarle Corp	12,124	12,327
*	Morgan Stanley Smith Barney LLC	Alexion Pharmaceuticals Inc	42,988	53,659
*	Morgan Stanley Smith Barney LLC	Align Technology Inc	17,130	17,612
*	Morgan Stanley Smith Barney LLC	Allergan Inc	54,425	95,240
*	Morgan Stanley Smith Barney LLC	Allstate Corp	33,704	72,006
*	Morgan Stanley Smith Barney LLC	Amazon Com Inc	44,126	42,208
*	Morgan Stanley Smith Barney LLC	Amdocs Ltd Ord	35,766	43,576
*	Morgan Stanley Smith Barney LLC	American Electric Power Inc	37,969	59,627
*	Morgan Stanley Smith Barney LLC	American Express Co	184,238	196,314
*	Morgan Stanley Smith Barney LLC	American International Group	53,997	67,044
*	Morgan Stanley Smith Barney LLC	Amerisourcebergen Corp	46,066	60,407
*	Morgan Stanley Smith Barney LLC	Amgen Inc	103,888	112,459
*	Morgan Stanley Smith Barney LLC	Anadarko Petroleum Corp	51,528	47,025
*	Morgan Stanley Smith Barney LLC	Apple Computer Inc	124,969	158,395
*	Morgan Stanley Smith Barney LLC	Applied Matls Inc	27,726	37,754
*	Morgan Stanley Smith Barney LLC	Archer Daniels Midland Co	34,010	60,372
*	Morgan Stanley Smith Barney LLC	Arris Group Inc	27,200	27,473
*	Morgan Stanley Smith Barney LLC	Ashland Inc	29,174	34,730
*	Morgan Stanley Smith Barney LLC	B B & T Corporation	55,092	60,280
*	Morgan Stanley Smith Barney LLC	BankUnited Inc	35,179	33,837
*	Morgan Stanley Smith Barney LLC	Baxter Intl Inc	58,567	69,259
*	Morgan Stanley Smith Barney LLC	Be Aerospace Inc	11,296	11,952
*	Morgan Stanley Smith Barney LLC	Biogen Idec Inc	122,502	156,147
*	Morgan Stanley Smith Barney LLC	Bitauto Holdings Ltd	11,335	18,307
*	Morgan Stanley Smith Barney LLC	Blackrock Inc	32,062	37,186
*	Morgan Stanley Smith Barney LLC	Brookdale Sr Living Inc	53,171	59,735
*	Morgan Stanley Smith Barney LLC	Capital One Finl Corp	82,869	114,745
*	Morgan Stanley Smith Barney LLC	Carrizo Oil & Gas Inc	16,227	14,851
*	Morgan Stanley Smith Barney LLC	Caseys General Stores Inc	37,953	45,612
*	Morgan Stanley Smith Barney LLC	CBRE Group Inc	19,831	27,537
*	Morgan Stanley Smith Barney LLC	Celgene Corp	56,025	77,183
*	Morgan Stanley Smith Barney LLC	Centene Corp	11,167	18,797
*	Morgan Stanley Smith Barney LLC	Centurylink Inc	56,744	62,536
*	Morgan Stanley Smith Barney LLC	Cerner Corp Com	31,104	35,434
*	Morgan Stanley Smith Barney LLC	Chevron Corporation	60,839	66,074
*	Morgan Stanley Smith Barney LLC	Chipotle Mexican Grill-CI A	39,866	44,493

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(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney LLC	Ciena Corp	\$ 17,660	\$ 15,159
*	Morgan Stanley Smith Barney LLC	Cisco Sys Inc	50,689	57,438
*	Morgan Stanley Smith Barney LLC	Citizens Financial Group	55,608	58,918
*	Morgan Stanley Smith Barney LLC	CNO Financial Group Inc	26,262	26,570
*	Morgan Stanley Smith Barney LLC	Cognizant Technology Solutions Corp	33,489	36,072
*	Morgan Stanley Smith Barney LLC	Colgate Palmolive Co	74,227	83,166
*	Morgan Stanley Smith Barney LLC	Comcast Corp-Cl A	70,869	82,664
*	Morgan Stanley Smith Barney LLC	Conocophillips	52,795	65,055
*	Morgan Stanley Smith Barney LLC	CoStar Group Inc.	21,941	25,341
*	Morgan Stanley Smith Barney LLC	Costco Wholesale Corp New	81,531	99,509
*	Morgan Stanley Smith Barney LLC	Crown Holdings Inc	40,997	46,523
*	Morgan Stanley Smith Barney LLC	CVS Caremark Corp	97,266	146,873
*	Morgan Stanley Smith Barney LLC	Danaher Corp	60,627	80,139
*	Morgan Stanley Smith Barney LLC	Darling International Inc	40,709	41,459
*	Morgan Stanley Smith Barney LLC	Deckers Outdoor Corp	16,221	15,113
*	Morgan Stanley Smith Barney LLC	Deere & Co	38,451	41,581
*	Morgan Stanley Smith Barney LLC	Delta Air Lines Inc	30,828	49,042
*	Morgan Stanley Smith Barney LLC	Dexcom	9,066	11,671
*	Morgan Stanley Smith Barney LLC	Dillards Inc Cl A	10,067	16,023
*	Morgan Stanley Smith Barney LLC	Disney Walt Co	31,957	40,502
*	Morgan Stanley Smith Barney LLC	Dolby Laboratories Inc-Cl A	14,518	15,308
*	Morgan Stanley Smith Barney LLC	Dollar General Corp	30,640	32,522
*	Morgan Stanley Smith Barney LLC	Dollar Tree Inc	41,844	46,451
*	Morgan Stanley Smith Barney LLC	Dover Corp	37,318	48,052
*	Morgan Stanley Smith Barney LLC	Dow Chemical Co	28,745	39,681
*	Morgan Stanley Smith Barney LLC	E M C Corp Mass	86,400	101,562
*	Morgan Stanley Smith Barney LLC	eBay Inc	14,392	14,311
*	Morgan Stanley Smith Barney LLC	Ecolab Inc	28,713	29,788
*	Morgan Stanley Smith Barney LLC	Emerson Electric Co	59,925	55,248
*	Morgan Stanley Smith Barney LLC	Enata Pharmaceuticals	9,110	9,153
*	Morgan Stanley Smith Barney LLC	Entegris Inc	8,568	13,302
*	Morgan Stanley Smith Barney LLC	Entergy Corp	42,678	53,363
*	Morgan Stanley Smith Barney LLC	Envision Health Care Holdings	23,925	24,110
*	Morgan Stanley Smith Barney LLC	Eog Res Inc	41,999	40,971
*	Morgan Stanley Smith Barney LLC	Expedia Inc	18,486	37,900
*	Morgan Stanley Smith Barney LLC	Express Scripts Hldg	35,467	45,298
*	Morgan Stanley Smith Barney LLC	F5 Networks Inc	18,277	25,571
*	Morgan Stanley Smith Barney LLC	Facebook Inc - A	85,922	104,157
*	Morgan Stanley Smith Barney LLC	Fei Co	10,255	17,889
*	Morgan Stanley Smith Barney LLC	First Cash Finl Svcs Inc	13,171	14,808
*	Morgan Stanley Smith Barney LLC	First Republic Bank	15,200	19,545
*	Morgan Stanley Smith Barney LLC	Fluor Corp New	86,420	82,457
*	Morgan Stanley Smith Barney LLC	Foot Locker Inc	19,926	23,539
*	Morgan Stanley Smith Barney LLC	Ford Motor Co Del "new"	75,629	88,366
*	Morgan Stanley Smith Barney LLC	Franklin Resources Inc	59,164	60,907

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(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney LLC	FreeportmcMoran Copperand Gold Inc	\$ 90,892	\$ 64,006
*	Morgan Stanley Smith Barney LLC	Gartner Inc Cl A	13,234	25,431
*	Morgan Stanley Smith Barney LLC	Generac Holdings Inc	26,470	30,300
*	Morgan Stanley Smith Barney LLC	General Dynamics Corp	34,363	65,370
*	Morgan Stanley Smith Barney LLC	General Elec Co	60,482	59,839
*	Morgan Stanley Smith Barney LLC	Gentex Corp	12,271	14,958
*	Morgan Stanley Smith Barney LLC	Genworth Financial	40,948	26,903
*	Morgan Stanley Smith Barney LLC	Gilead Sciences Inc	101,000	167,406
*	Morgan Stanley Smith Barney LLC	Global Pmts Inc	18,839	21,071
*	Morgan Stanley Smith Barney LLC	Goldman Sachs Group Inc	30,512	45,356
*	Morgan Stanley Smith Barney LLC	Google Inc Cl C	42,048	53,693
*	Morgan Stanley Smith Barney LLC	Google Inc-Cl A	174,135	209,611
*	Morgan Stanley Smith Barney LLC	Grainger W W Inc	56,435	56,076
*	Morgan Stanley Smith Barney LLC	Hartford Finl Svcs Group Inc	32,569	59,742
*	Morgan Stanley Smith Barney LLC	HD Supply Holdings Inc	17,626	18,815
*	Morgan Stanley Smith Barney LLC	Healthsouth Corp	34,099	34,076
*	Morgan Stanley Smith Barney LLC	Heartland Payment Systems Inc.	8,195	19,584
*	Morgan Stanley Smith Barney LLC	Hertz Global Holdings	38,272	42,847
*	Morgan Stanley Smith Barney LLC	Hilton Worldwide Holdings	41,882	47,223
*	Morgan Stanley Smith Barney LLC	Honeywell Intl Inc	66,142	94,924
*	Morgan Stanley Smith Barney LLC	Iac Interactivecorp	20,073	26,626
*	Morgan Stanley Smith Barney LLC	Informatica Corp	9,016	10,296
*	Morgan Stanley Smith Barney LLC	Insulet Corp	7,851	8,936
*	Morgan Stanley Smith Barney LLC	Intel Corp	42,907	61,330
*	Morgan Stanley Smith Barney LLC	Interactive Brokers Group Inc	5,851	7,523
*	Morgan Stanley Smith Barney LLC	International Paper Co	53,184	57,599
*	Morgan Stanley Smith Barney LLC	Iron Mtn Inc Pa	29,274	34,291
*	Morgan Stanley Smith Barney LLC	Isis Pharmaceuticals	15,827	25,437
*	Morgan Stanley Smith Barney LLC	J P Morgan Chase & Co	60,564	86,548
*	Morgan Stanley Smith Barney LLC	Johnson & Johnson	51,674	73,199
*	Morgan Stanley Smith Barney LLC	Kapstone Paper A	5,883	19,345
*	Morgan Stanley Smith Barney LLC	Keryx Biopharmaceuticals Inc	9,731	9,523
*	Morgan Stanley Smith Barney LLC	Keycorp New	35,292	36,432
*	Morgan Stanley Smith Barney LLC	Kimberly Clark Corp	32,158	53,148
*	Morgan Stanley Smith Barney LLC	KLX Inc	4,082	4,249
*	Morgan Stanley Smith Barney LLC	Kohls Corp	47,189	55,241
*	Morgan Stanley Smith Barney LLC	Kroton Educational ADR (Brazil)	11,749	9,703
*	Morgan Stanley Smith Barney LLC	Lauder Estee Cos Cl-A	69,039	75,819
*	Morgan Stanley Smith Barney LLC	Lilly Eli & Co	51,136	69,680
*	Morgan Stanley Smith Barney LLC	LinkedIn Corporation	48,306	52,833
*	Morgan Stanley Smith Barney LLC	Littelfuse Inc	26,049	28,518
*	Morgan Stanley Smith Barney LLC	Live Nation Inc	26,663	28,382
*	Morgan Stanley Smith Barney LLC	Manhattan Assocs Inc	6,403	9,569
*	Morgan Stanley Smith Barney LLC	Manpower Inc	67,965	66,466
*	Morgan Stanley Smith Barney LLC	Marathon Oil Corp	61,788	53,610

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(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney LLC	MarketAxess Holdings Inc	\$ 6,900	\$ 7,745
*	Morgan Stanley Smith Barney LLC	Mastercard Inc-A	51,932	58,244
*	Morgan Stanley Smith Barney LLC	Mattel Inc	53,973	44,251
*	Morgan Stanley Smith Barney LLC	Mbia Inc	32,250	33,686
*	Morgan Stanley Smith Barney LLC	Mc Donald's Corporation	70,388	69,807
*	Morgan Stanley Smith Barney LLC	McKesson Corp. Common Stock	169,837	193,049
*	Morgan Stanley Smith Barney LLC	Meadwestvaco Corp	37,674	40,972
*	Morgan Stanley Smith Barney LLC	Medivation Inc	19,021	24,106
*	Morgan Stanley Smith Barney LLC	Merck & Co Inc	36,468	42,876
*	Morgan Stanley Smith Barney LLC	Metlife Inc	88,474	127,652
*	Morgan Stanley Smith Barney LLC	MGM Resorts International	81,167	70,768
*	Morgan Stanley Smith Barney LLC	Micron Technology Inc	17,605	36,095
*	Morgan Stanley Smith Barney LLC	Microsoft Corp	41,195	51,095
*	Morgan Stanley Smith Barney LLC	Momenta Pharmaceuticals	5,299	3,407
*	Morgan Stanley Smith Barney LLC	Mondelez International Inc	100,120	109,266
*	Morgan Stanley Smith Barney LLC	Monsanto Co New	201,613	242,524
*	Morgan Stanley Smith Barney LLC	Morgan Stanley	31,948	40,158
*	Morgan Stanley Smith Barney LLC	Murphy Oil Corp	58,578	54,562
*	Morgan Stanley Smith Barney LLC	National-Oilwell Inc	55,514	55,373
*	Morgan Stanley Smith Barney LLC	Netscout Systems Inc	10,765	9,647
*	Morgan Stanley Smith Barney LLC	Neustar Inc-CI A	18,040	11,704
*	Morgan Stanley Smith Barney LLC	Nike Inc Class B	92,099	112,015
*	Morgan Stanley Smith Barney LLC	Nordson Corp	11,589	17,775
*	Morgan Stanley Smith Barney LLC	Northwestern Corp	27,288	29,422
*	Morgan Stanley Smith Barney LLC	Nucor Corp	38,598	42,428
*	Morgan Stanley Smith Barney LLC	Occidental Pete Corp	44,213	41,111
*	Morgan Stanley Smith Barney LLC	Old Dominion Fgth Line Inc	18,707	26,398
*	Morgan Stanley Smith Barney LLC	Oneok Inc New	28,963	23,252
*	Morgan Stanley Smith Barney LLC	Oracle Corporation	22,802	29,680
*	Morgan Stanley Smith Barney LLC	Owens Ill Inc	44,133	45,748
*	Morgan Stanley Smith Barney LLC	Pepsico Inc	117,195	129,831
*	Morgan Stanley Smith Barney LLC	Petsmart Inc	16,953	31,136
*	Morgan Stanley Smith Barney LLC	Plantronics Inc New	20,527	23,965
*	Morgan Stanley Smith Barney LLC	Polaris Industries Inc	13,767	28,282
*	Morgan Stanley Smith Barney LLC	Power Integrations Inc	16,270	13,659
*	Morgan Stanley Smith Barney LLC	Ppg Inds Inc	25,613	27,276
*	Morgan Stanley Smith Barney LLC	Precision Castparts Corp	38,181	46,731
*	Morgan Stanley Smith Barney LLC	Priceline.Com Inc	131,592	153,928
*	Morgan Stanley Smith Barney LLC	Procter & Gamble Co	72,488	91,819
*	Morgan Stanley Smith Barney LLC	Proto Labs Inc	7,567	7,253
*	Morgan Stanley Smith Barney LLC	Public Svc Enterprise Group Inc	46,227	58,181
*	Morgan Stanley Smith Barney LLC	Qualcomm Inc	96,517	100,717
*	Morgan Stanley Smith Barney LLC	Questar Corp	38,135	42,774
*	Morgan Stanley Smith Barney LLC	Ralph Lauren Corporation	54,279	61,843
*	Morgan Stanley Smith Barney LLC	Regions Financial Corp New	44,995	60,614

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(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney LLC	Robert Half Intl Inc	\$ 19,479	\$ 34,036
*	Morgan Stanley Smith Barney LLC	Rovi Corp	11,007	10,256
*	Morgan Stanley Smith Barney LLC	Salesforce.Com	39,655	43,000
*	Morgan Stanley Smith Barney LLC	Sba Communications Corp	72,251	81,298
*	Morgan Stanley Smith Barney LLC	Servicenow Inc.	25,098	30,804
*	Morgan Stanley Smith Barney LLC	Silgan Hldgs Inc	11,567	19,189
*	Morgan Stanley Smith Barney LLC	Splunk Inc	24,227	26,233
*	Morgan Stanley Smith Barney LLC	St Jude Medical Inc	51,111	63,729
*	Morgan Stanley Smith Barney LLC	Stanley Black & Decker Inc	35,036	45,158
*	Morgan Stanley Smith Barney LLC	Starbucks Corp	110,478	144,818
*	Morgan Stanley Smith Barney LLC	State Street Corp	105,217	127,955
*	Morgan Stanley Smith Barney LLC	Synchrony Financial	34,611	44,774
*	Morgan Stanley Smith Barney LLC	Tableau Software Inc - CL A	14,292	18,817
*	Morgan Stanley Smith Barney LLC	Tandem Diabetes Care Inc	2,918	2,451
*	Morgan Stanley Smith Barney LLC	Target Corp	37,742	48,203
*	Morgan Stanley Smith Barney LLC	Tenet Healthcare Corp	17,666	15,505
*	Morgan Stanley Smith Barney LLC	Tesla Motors	23,778	24,243
*	Morgan Stanley Smith Barney LLC	Texas Instruments Inc	26,180	26,465
*	Morgan Stanley Smith Barney LLC	Thermo Fisher Scientific Inc	93,769	98,102
*	Morgan Stanley Smith Barney LLC	Tidewater Inc	29,686	24,664
*	Morgan Stanley Smith Barney LLC	Tjx Cos Inc	71,853	83,668
*	Morgan Stanley Smith Barney LLC	Total System Services Inc	18,271	26,387
*	Morgan Stanley Smith Barney LLC	Towers Watson & Company	12,096	22,747
*	Morgan Stanley Smith Barney LLC	Twenty First Century Fox Inc	108,334	125,008
*	Morgan Stanley Smith Barney LLC	Twitter Inc	18,778	14,527
*	Morgan Stanley Smith Barney LLC	UBS Group AG	121,692	116,332
*	Morgan Stanley Smith Barney LLC	Ultra Salon Cosmetics & Frag Inc	27,457	39,630
*	Morgan Stanley Smith Barney LLC	Under Armour-A	13,820	14,938
*	Morgan Stanley Smith Barney LLC	Unifirst Corp Mass	25,499	31,577
*	Morgan Stanley Smith Barney LLC	Union Pac Corp	137,786	189,893
*	Morgan Stanley Smith Barney LLC	United Parcel Service Cl B	84,156	96,829
*	Morgan Stanley Smith Barney LLC	United Rentals Inc	18,586	31,929
*	Morgan Stanley Smith Barney LLC	United Technologies Corp	30,393	32,200
*	Morgan Stanley Smith Barney LLC	United Therapeutics Corp Del	5,968	11,266
*	Morgan Stanley Smith Barney LLC	Unitedhealth Group Inc	91,398	120,297
*	Morgan Stanley Smith Barney LLC	Universal Health Services Cl B	56,086	78,995
*	Morgan Stanley Smith Barney LLC	V F Corp	27,930	64,040
*	Morgan Stanley Smith Barney LLC	Valero Energy Corp	39,767	45,441
*	Morgan Stanley Smith Barney LLC	Valmont Inds Inc Com	12,960	13,716
*	Morgan Stanley Smith Barney LLC	Vantiv Inc	39,926	47,827
*	Morgan Stanley Smith Barney LLC	Verint Sys Inc	12,080	11,656
*	Morgan Stanley Smith Barney LLC	Verisk Analytics Inc Cl A	46,738	49,447
*	Morgan Stanley Smith Barney LLC	Verizon Communications	54,972	54,499
*	Morgan Stanley Smith Barney LLC	Vertex Pharmaceuticals Inc	11,861	11,999
*	Morgan Stanley Smith Barney LLC	Visa Inc-Class A	177,411	246,468

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(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney LLC	Wabtec Corp	\$ 9,866	\$ 28,326
*	Morgan Stanley Smith Barney LLC	Walgreen Co	64,785	74,295
*	Morgan Stanley Smith Barney LLC	Wells Fargo & Co New	46,712	55,094
*	Morgan Stanley Smith Barney LLC	Whirlpool Corp	47,165	61,997
*	Morgan Stanley Smith Barney LLC	Whiting Petroleum Corp	15,391	10,494
*	Morgan Stanley Smith Barney LLC	Whole Foods Mkt Inc	26,592	28,487
*	Morgan Stanley Smith Barney LLC	Williams-Sonoma Inc	15,864	25,580
*	Morgan Stanley Smith Barney LLC	Workday Inc - Class A	31,289	30,196
*	Morgan Stanley Smith Barney LLC	WPX Energy Inc	47,292	25,935
*	Morgan Stanley Smith Barney LLC	Wyndham Worl-W/I	11,045	22,212
*	Morgan Stanley Smith Barney LLC	Xylem Inc.	38,181	42,220
*	Morgan Stanley Smith Barney LLC	Yelp Inc	14,009	11,712
*	Morgan Stanley Smith Barney LLC	Zoetis Inc	20,047	26,894
*	Morgan Stanley Smith Barney LLC	Zulily Inc- Cl A	10,125	6,950
*	Morgan Stanley Smith Barney LLC	AAC Technologies H - Unspn ADR	14,115	16,074
*	Morgan Stanley Smith Barney LLC	Accenture Plc Cl A	56,357	62,338
*	Morgan Stanley Smith Barney LLC	Ace Limited	24,502	45,378
*	Morgan Stanley Smith Barney LLC	Actavis PLC (Ireland)	60,202	57,660
*	Morgan Stanley Smith Barney LLC	Advanced Semiconductor E-Adr	21,088	20,689
*	Morgan Stanley Smith Barney LLC	Agricultural Bank ADR	9,227	10,097
*	Morgan Stanley Smith Barney LLC	AIA Group Ltd-Sp ADR	103,954	134,989
*	Morgan Stanley Smith Barney LLC	Akbank T.A.S-Adr	17,120	18,959
*	Morgan Stanley Smith Barney LLC	Akzo Nobel Nv Adr	156,754	156,913
*	Morgan Stanley Smith Barney LLC	Alibaba Group Holding ADR	38,202	42,615
*	Morgan Stanley Smith Barney LLC	Allianz SE Spons Adr	102,387	119,017
*	Morgan Stanley Smith Barney LLC	Ambev SA ADR (Brazil)	43,358	27,138
*	Morgan Stanley Smith Barney LLC	Anheuser-Busch Inbev Spons Adr	81,537	92,327
*	Morgan Stanley Smith Barney LLC	Anhui Conch CXement-H-Uns ADR	16,965	16,258
*	Morgan Stanley Smith Barney LLC	Arm Holdings Plc-Sponsored Adr	91,934	114,361
*	Morgan Stanley Smith Barney LLC	Assured Guaranty Ltd	34,745	40,622
*	Morgan Stanley Smith Barney LLC	Astra International ADR (Indonesia)	20,427	19,436
*	Morgan Stanley Smith Barney LLC	Atlas Copco Ab Spons Adr	45,542	63,749
*	Morgan Stanley Smith Barney LLC	Autoliv Inc	15,777	28,652
*	Morgan Stanley Smith Barney LLC	Aviva Plc Spons Adr	97,023	84,558
*	Morgan Stanley Smith Barney LLC	Axa Adr	47,773	45,525
*	Morgan Stanley Smith Barney LLC	Baidu Inc Spons Adr	108,516	155,020
*	Morgan Stanley Smith Barney LLC	Balfour Beatty Plc-Spon ADR	27,585	22,683
*	Morgan Stanley Smith Barney LLC	Banco Bilbao Vizcaya Argentaria S A	65,860	56,368
*	Morgan Stanley Smith Barney LLC	Banco Do Brasil Spons Adr	29,371	26,737
*	Morgan Stanley Smith Barney LLC	Banco Macro Sa-Adr	6,095	14,912
*	Morgan Stanley Smith Barney LLC	Bancolumbia Adr	16,818	17,045
*	Morgan Stanley Smith Barney LLC	Bank Rakyat Indonesia ADR	12,251	15,276
*	Morgan Stanley Smith Barney LLC	Barclays Plc Adr	98,927	102,278
*	Morgan Stanley Smith Barney LLC	Bayer A Gadrmodel	52,310	70,556
*	Morgan Stanley Smith Barney LLC	Bayerische Motoren Werke Unspn Adr	84,051	85,815

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(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney LLC	BB Seguridade Parti ADR (Brazil)	\$ 21,166	\$ 21,429
*	Morgan Stanley Smith Barney LLC	Bg Group Plc-Spon Adr	169,077	131,639
*	Morgan Stanley Smith Barney LLC	Bidvest Group LTD-SPONS ADR	10,297	11,873
*	Morgan Stanley Smith Barney LLC	Bnp Paribas Adr	108,569	96,713
*	Morgan Stanley Smith Barney LLC	Bradesco-Adr	10,853	13,450
*	Morgan Stanley Smith Barney LLC	British Amern Tob Plc Spns Adr	135,704	125,826
*	Morgan Stanley Smith Barney LLC	Bunge Limited	63,973	78,455
*	Morgan Stanley Smith Barney LLC	Canadian National Railway Co	61,179	93,097
*	Morgan Stanley Smith Barney LLC	Carnival Plc Spons Adr	70,204	84,131
*	Morgan Stanley Smith Barney LLC	China Constr Bk Corp Unspns Adr	32,288	37,177
*	Morgan Stanley Smith Barney LLC	China Merchants Bank ADR	5,341	7,641
*	Morgan Stanley Smith Barney LLC	China Mobile Limited Spons Adr	107,310	109,523
*	Morgan Stanley Smith Barney LLC	China National Materials ADR	7,317	11,219
*	Morgan Stanley Smith Barney LLC	China Oilfield Services ADR (China)	12,914	8,817
*	Morgan Stanley Smith Barney LLC	China Shenhua-Unspon Adr	15,034	15,614
*	Morgan Stanley Smith Barney LLC	China State Construction International Hldgs	27,597	21,927
*	Morgan Stanley Smith Barney LLC	Cielo SA-Sponsored ADR	15,998	20,567
*	Morgan Stanley Smith Barney LLC	Clariant AG ADR (Switzerland)	42,440	39,459
*	Morgan Stanley Smith Barney LLC	Clicks Group Ltd ADR (South Africa)	13,750	17,994
*	Morgan Stanley Smith Barney LLC	Cnooc Ltd-Adr	86,580	68,804
*	Morgan Stanley Smith Barney LLC	Commercial Intl Bk Adr	7,906	16,807
*	Morgan Stanley Smith Barney LLC	Companhia Energetica De Minas Gerais	17,585	15,829
*	Morgan Stanley Smith Barney LLC	Constellium NV CI A (Netherlands)	7,337	4,568
*	Morgan Stanley Smith Barney LLC	Core Labs N V	14,122	10,349
*	Morgan Stanley Smith Barney LLC	Credicorp Limited	17,890	21,304
*	Morgan Stanley Smith Barney LLC	Credit Suisse Group-Spon Adr	53,948	47,652
*	Morgan Stanley Smith Barney LLC	CSL Ltd (Australia)	53,506	80,936
*	Morgan Stanley Smith Barney LLC	Daimler AG-SPN ADR	57,727	55,666
*	Morgan Stanley Smith Barney LLC	Dassault Sys S A Spons Adr	93,077	129,651
*	Morgan Stanley Smith Barney LLC	Dbs Group Hldgs Ltd Sponsd Adr	53,995	66,288
*	Morgan Stanley Smith Barney LLC	Domtar Corporation	35,409	40,140
*	Morgan Stanley Smith Barney LLC	East Japan Railway Co-Adr	65,760	65,692
*	Morgan Stanley Smith Barney LLC	Ensco PLC-CL A	88,731	52,263
*	Morgan Stanley Smith Barney LLC	Estacio Participaco-Spon ADR	13,986	15,323
*	Morgan Stanley Smith Barney LLC	Eurocash ADR (Poland)	14,359	11,287
*	Morgan Stanley Smith Barney LLC	Exxaro Resources Ltd-SP ADR	18,660	12,328
*	Morgan Stanley Smith Barney LLC	Fanuc Ltd Unspns Adr	90,374	113,675
*	Morgan Stanley Smith Barney LLC	Ford Otomotiv Sanayi ADR (Turkey)	12,796	12,949
*	Morgan Stanley Smith Barney LLC	Fresenius Medical Care Ag And Co Adr	55,024	58,978
*	Morgan Stanley Smith Barney LLC	Fuchs Petrolub ADR (Germany)	50,386	42,555
*	Morgan Stanley Smith Barney LLC	Gazprom Spon Adr	26,945	13,900
*	Morgan Stanley Smith Barney LLC	Gdf Suez Spons Adr	73,391	64,938
*	Morgan Stanley Smith Barney LLC	Gerdau Sa Spons Adr	28,124	17,786
*	Morgan Stanley Smith Barney LLC	Givaudan Sa Unspns Adr	67,278	73,261
*	Morgan Stanley Smith Barney LLC	Glaxo Smithkline Sponsored Adr	86,326	81,505

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N.: 43-0681477 PLAN NO.: 001
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2014

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney LLC	Grupo Financiero Banorte- Spon ADR	\$ 18,309	\$ 15,563
*	Morgan Stanley Smith Barney LLC	Hdfc Bk Ltd Spons Adr	9,272	14,971
*	Morgan Stanley Smith Barney LLC	Hitachi Ltd Adr	77,895	85,867
*	Morgan Stanley Smith Barney LLC	Hong Kong Exchanges Unspns Adr	43,842	60,533
*	Morgan Stanley Smith Barney LLC	Hsbc Hldgs Plc Sponsored Adr New	96,628	91,437
*	Morgan Stanley Smith Barney LLC	Icici Bk Ltd Spons Adr	74,473	123,585
*	Morgan Stanley Smith Barney LLC	Icon PLC (Ireland)	11,662	13,206
*	Morgan Stanley Smith Barney LLC	Imperial Holdings Spons Adr	19,464	15,320
*	Morgan Stanley Smith Barney LLC	Imperial Oil Ltd	122,156	117,257
*	Morgan Stanley Smith Barney LLC	Int'l Consolidated A-Spons ADR	75,651	99,937
*	Morgan Stanley Smith Barney LLC	Itau Unibanco Holding Spons Adr	67,927	70,449
*	Morgan Stanley Smith Barney LLC	Jazz Pharmaceuticals PLC (Ireland)	11,972	17,355
*	Morgan Stanley Smith Barney LLC	JGC Corp Unspns ADR (Japan)	161,066	104,340
*	Morgan Stanley Smith Barney LLC	Kb Financial Group Inc Spons Adr	24,932	22,997
*	Morgan Stanley Smith Barney LLC	KBC Groep NV ADR (Netherlands)	52,794	52,267
*	Morgan Stanley Smith Barney LLC	Kddi Corp Unspns Adr	123,184	136,711
*	Morgan Stanley Smith Barney LLC	Kimberly-Clark De Mexico S.A.B Adr	14,347	14,728
*	Morgan Stanley Smith Barney LLC	Kingfisher Plc Spon Adr	64,776	70,667
*	Morgan Stanley Smith Barney LLC	Koc Holding As Unspns Adr	19,379	29,332
*	Morgan Stanley Smith Barney LLC	Komatsu Ltd	57,070	55,943
*	Morgan Stanley Smith Barney LLC	L Air Liquide Adr	96,466	116,489
*	Morgan Stanley Smith Barney LLC	L'oreal Co Adr	78,929	98,203
*	Morgan Stanley Smith Barney LLC	Liberty Global PLC-Series C	45,889	54,494
*	Morgan Stanley Smith Barney LLC	Linde Agspons Adr	142,757	136,584
*	Morgan Stanley Smith Barney LLC	Lloyds Banking Group Plc-Spons Adr	86,040	78,880
*	Morgan Stanley Smith Barney LLC	Localiza Rent A Car ADR	48,941	48,832
*	Morgan Stanley Smith Barney LLC	Lvmh Moet Hennessy Louis - Adr	36,395	42,344
*	Morgan Stanley Smith Barney LLC	Mitsubishi Estate-Unspns Adr	52,596	41,606
*	Morgan Stanley Smith Barney LLC	Mobile Telesystems-Sp Adr	27,322	11,151
*	Morgan Stanley Smith Barney LLC	Monotaro Co Ltd - Unsp ADR	17,130	15,128
*	Morgan Stanley Smith Barney LLC	Mtn Group Ltd-Spons Adr	69,752	70,373
*	Morgan Stanley Smith Barney LLC	Nedbank Group Ltd-Spons Adr	13,581	16,013
*	Morgan Stanley Smith Barney LLC	Nestle Sa Spons Adr For Reg	115,140	145,070
*	Morgan Stanley Smith Barney LLC	Netease Com Inc Spons Adr	23,080	36,682
*	Morgan Stanley Smith Barney LLC	New Oriental Education-Spons Adr	7,036	5,429
*	Morgan Stanley Smith Barney LLC	Nielsen Holdings N.V.	77,967	78,725
*	Morgan Stanley Smith Barney LLC	Nikon Corp PLC ADR (Japan)	83,163	75,601
*	Morgan Stanley Smith Barney LLC	Novartis Ag Sponsored Adr	156,004	195,049
*	Morgan Stanley Smith Barney LLC	Novo-Nordisk A S Spons Adr	80,179	83,624
*	Morgan Stanley Smith Barney LLC	Oil Co Lukoil Spons Adr	14,619	9,234
*	Morgan Stanley Smith Barney LLC	Oriflame Cosmetics	20,973	7,976
*	Morgan Stanley Smith Barney LLC	Perusahaan Perseroan Persero Adr	18,510	23,203
*	Morgan Stanley Smith Barney LLC	Petroleo Brasileiro Sa Petrobras	22,396	14,592
*	Morgan Stanley Smith Barney LLC	Philippine Long Distance	20,657	22,721
*	Morgan Stanley Smith Barney LLC	Ping An Ins Group Co. China Ltd.	12,568	15,912

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N.: 43-0681477 PLAN NO.: 001
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2014

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney LLC	Piraeus Bank ADR (Greece)	\$ 12,570	\$ 6,376
*	Morgan Stanley Smith Barney LLC	PostNL	36,020	26,075
*	Morgan Stanley Smith Barney LLC	PPC Ltd- Unspn ADR	14,087	10,483
*	Morgan Stanley Smith Barney LLC	Pt Bank Mandiri Unspn ADR	19,575	23,795
*	Morgan Stanley Smith Barney LLC	Pt Utd Tractors Unspn ADR	17,464	11,852
*	Morgan Stanley Smith Barney LLC	PTT Exploration & PR-SP ADR	6,295	3,990
*	Morgan Stanley Smith Barney LLC	Reed Elsevier Spons ADR	129,505	149,828
*	Morgan Stanley Smith Barney LLC	Rexam PLC - Sponsored ADR	51,265	44,401
*	Morgan Stanley Smith Barney LLC	Rio Tinto Plc Spnsd ADR	67,935	60,799
*	Morgan Stanley Smith Barney LLC	Roche Hldg Ltd Spons ADR	199,354	219,507
*	Morgan Stanley Smith Barney LLC	Royal Dutch-ADR A	28,139	23,834
*	Morgan Stanley Smith Barney LLC	Ryanair Hldgs Plc Spons-ADR	23,419	31,216
*	Morgan Stanley Smith Barney LLC	Sands China Ltd	98,715	62,281
*	Morgan Stanley Smith Barney LLC	Sanlam Ltd Spons ADR	13,067	17,789
*	Morgan Stanley Smith Barney LLC	Sanofi-Aventis ADR	133,026	112,885
*	Morgan Stanley Smith Barney LLC	Sap Aktiengesellschaft Spns ADR	171,170	160,195
*	Morgan Stanley Smith Barney LLC	Sasol Ltd-Sponsored ADR	30,862	25,668
*	Morgan Stanley Smith Barney LLC	Sberbank-Sponsor ADR	53,859	18,417
*	Morgan Stanley Smith Barney LLC	Scheider Elect SA-Unsp ADR France	169,434	162,965
*	Morgan Stanley Smith Barney LLC	Schlumberger Ltd	163,067	155,873
*	Morgan Stanley Smith Barney LLC	Semen Gesik ADR	18,193	18,810
*	Morgan Stanley Smith Barney LLC	Shin Etsu Chemical Co Unspn ADR	69,004	72,086
*	Morgan Stanley Smith Barney LLC	Shinhan Financial Group ADR	21,361	23,184
*	Morgan Stanley Smith Barney LLC	Shire Plc Spons ADR	37,447	43,783
*	Morgan Stanley Smith Barney LLC	Shoprite Holdings Spn ADR	13,545	13,147
*	Morgan Stanley Smith Barney LLC	Signet Jewelers Ltd	13,217	39,603
*	Morgan Stanley Smith Barney LLC	Sk Telecom Ltd	123,445	114,063
*	Morgan Stanley Smith Barney LLC	Sonova Holding-Unspn ADR	37,779	47,841
*	Morgan Stanley Smith Barney LLC	Sony Corp ADR	35,099	41,656
*	Morgan Stanley Smith Barney LLC	SSE PLC ADR (Britain)	36,352	36,799
*	Morgan Stanley Smith Barney LLC	Standard Bank Group ADR (South Africa)	25,411	27,843
*	Morgan Stanley Smith Barney LLC	Sumitomo Mitsui-Spons ADR	74,469	66,532
*	Morgan Stanley Smith Barney LLC	Svenska Handelsb-A-Unsp ADR	36,903	41,562
*	Morgan Stanley Smith Barney LLC	Swatch Group AG/THE - UNSP ADR	43,840	39,205
*	Morgan Stanley Smith Barney LLC	Symrise Ag-Unspn ADR	42,197	47,027
*	Morgan Stanley Smith Barney LLC	Sysmex Corp ADR (Japan)	62,685	113,177
*	Morgan Stanley Smith Barney LLC	Taiwan Semiconductor Spons ADR	189,230	251,954
*	Morgan Stanley Smith Barney LLC	Taro Pharmaceutical Industries Ltd (Israel)	27,094	27,860
*	Morgan Stanley Smith Barney LLC	Tata Motors Ltd-ADR	14,254	19,660
*	Morgan Stanley Smith Barney LLC	TAV Havalimanlari Hld-Un ADR	21,296	22,877
*	Morgan Stanley Smith Barney LLC	Technip ADR	131,877	87,584
*	Morgan Stanley Smith Barney LLC	Techtronic Industries Company LTD.	13,175	16,280
*	Morgan Stanley Smith Barney LLC	Tiger Brands Ltd Spons ADR	10,475	11,931
*	Morgan Stanley Smith Barney LLC	TMK OAO - ADR	22,754	4,865
*	Morgan Stanley Smith Barney LLC	Total S.A. Spon ADR	98,303	79,872

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N.: 43-0681477 PLAN NO.: 001
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2014

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney LLC	Toyota Mtr Corp Sponsd Adr	\$ 88,821	\$ 91,977
*	Morgan Stanley Smith Barney LLC	Turkcell Iletisim Hizmetleri Spon Adr	16,223	19,611
*	Morgan Stanley Smith Barney LLC	Turkiye Garanti Bankasi Spons Adr	61,742	63,142
*	Morgan Stanley Smith Barney LLC	Unicharm Corp - Spn ADR	75,403	113,522
*	Morgan Stanley Smith Barney LLC	Unilever N V -Ny Shares	46,178	43,647
*	Morgan Stanley Smith Barney LLC	Unilever Plc	33,865	40,237
*	Morgan Stanley Smith Barney LLC	Vale S.A. Adr	19,658	11,943
*	Morgan Stanley Smith Barney LLC	Vale S.A. Adr	14,075	7,616
*	Morgan Stanley Smith Barney LLC	Vodacom Group Ltd ADR (South Africa)	12,380	11,312
*	Morgan Stanley Smith Barney LLC	Vodafone Group Plc-Sp ADR	65,050	66,358
*	Morgan Stanley Smith Barney LLC	Weichai Power Co ADR (China)	16,945	17,761
*	Morgan Stanley Smith Barney LLC	Willis Group Holdings Plc	36,812	48,843
*	Morgan Stanley Smith Barney LLC	Woolworths Holdings Ltd	14,441	15,928
*	Morgan Stanley Smith Barney LLC	WPP plc-Sponsored ADR	90,745	125,857
*	Morgan Stanley Smith Barney LLC	Wuxi Pharmatech Spons Adr	13,541	14,781
*	Morgan Stanley Smith Barney LLC	Wynn Macau LTD-Unspon ADR	17,602	14,708
*	Morgan Stanley Smith Barney LLC	Xinyi Glass Holdings ADR (Cayman Islands)	15,462	11,768
*	Morgan Stanley Smith Barney LLC	XL Group PLC (Ireland)	13,450	21,138
*	Morgan Stanley Smith Barney LLC	Yandex NV	27,237	15,176
*	Morgan Stanley Smith Barney LLC	YPF S.A. -Sponsored ADR	19,258	19,800
*	Morgan Stanley Smith Barney LLC	YY Inc ADR (Cayman Islands)	14,653	14,151
*	Morgan Stanley Smith Barney LLC	Zurich Insurance Group ADR (Switzerland)	81,344	92,288
*	Morgan Stanley Smith Barney LLC	American Tower REIT Inc	46,664	54,763
*	Morgan Stanley Smith Barney LLC	Omega Healthcare Invs Inc	29,341	32,155
*	Morgan Stanley Smith Barney LLC	Redwood Tr Inc	37,062	44,187
		Total Common Equity Securities	20,116,865	22,597,502
		<u>Exchange-Traded Funds</u>		
*	Morgan Stanley Smith Barney LLC	Vanguard Short Term Bond ETF	2,798,725	2,785,458
		<u>Other</u>		
*	Morgan Stanley Smith Barney LLC	Magnum Hunter Resources	-	236
		Total	\$ 30,201,699	\$ 32,476,411

*Indicates Party-in-interest

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N.: 43-0681477 PLAN NO.: 001
SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS
YEAR ENDED DECEMBER 31, 2014

(a)	(b)	(c)	(d)	(g)	(h)	(l)
<u>Identity of Party Involved</u>	<u>Description of Asset/Transaction</u>	<u>Purchase Price</u>	<u>Selling Price</u>	<u>Cost of Asset</u>	<u>Current Value of Asset</u>	<u>Net Gain or (Loss)</u>

See Attached Schedule

Columns (e) and (f) are omitted as they are not applicable.
There were no category (ii) or (iv) transactions for the year ended December 31, 2014.

For the Period: 01/01/2014 - 12/31/2014

Activity

TRANSACTIONS IN EXCESS OF 5% OVER PLAN BEGINNING MARKET VALUE

Plan Beginning Market Value With Loans: \$30,790,734.01

SINGLE TRANSACTIONS

Transaction Date	Settlement Date	Account Number	Security Description	Activity Type	Quantity	Price	Amount	% Of Mkt Value
10/08/14	10/14/14	063-118146-112	VANGUARD SHORT TERM BND	Bought	34,840.000	\$80.33	\$2,798,725.07	9.09%
01/30/14	02/04/14	063-118146-112	PIMCO LOW DURATION P	Bought	237,967.214	10.34	2,460,580.99	7.99%
06/25/14	06/30/14	063-118146-112	PIMCO LOW DURATION P	Bought	208,801.540	10.38	2,167,359.99	7.04%
10/08/14	10/14/14	063-118146-112	PIMCO LOW DURATION P	Sold	536,106.616	10.32	5,532,620.28	17.97%
10/08/14	10/14/14	063-118146-112	BLACKROCK LOW DUR BD INV INST	Bought	160,984.220	9.76	1,571,205.99	5.10%

SERIES OF TRANSACTIONS

Transaction Date	Settlement Date	Account Number	Security Description	Activity Type	Quantity	Price	Amount	% Of Mkt Value
01/30/14	02/04/14	063-118146-112	PIMCO LOW DURATION P	Bought	237,967.214	10.34	2,460,580.99	7.99%
01/31/14	02/05/14	063-118146-112	PIMCO LOW DURATION P	Bought	51,050.241	10.35	528,369.99	1.72%
							\$2,988,950.98	9.71%
06/25/14	06/30/14	063-118146-112	PIMCO LOW DURATION P	Bought	208,801.540	10.38	2,167,359.99	7.04%
06/27/14	07/02/14	063-118146-112	PIMCO LOW DURATION P	Bought	31,169.941	10.38	323,543.99	1.05%
							\$2,490,903.98	8.09%
08/28/14	09/03/14	063-118146-112	PIMCO LOW DURATION P	Bought	7,117.680	10.35	73,667.99	0.24%
10/08/14	10/14/14	063-118146-112	PIMCO LOW DURATION P	Sold	536,106.616	10.32	5,532,620.28	17.97%
							\$5,606,288.27	18.21%
01/30/14	01/31/14	063-118146-112	ALLIANZ FX INC SHRS: SERIES C	Sold	76,296.000	12.16	927,759.36	3.01%
02/11/14	02/12/14	063-118146-112	ALLIANZ FX INC SHRS: SERIES C	Bought	1,608.682	12.22	19,658.10	0.06%
02/19/14	02/20/14	063-118146-112	ALLIANZ FX INC SHRS: SERIES C	Bought	2,440.000	12.24	29,865.60	0.10%
04/22/14	04/23/14	063-118146-112	ALLIANZ FX INC SHRS: SERIES C	Bought	2,060.000	12.24	25,214.40	0.08%
06/26/14	06/27/14	063-118146-112	ALLIANZ FX INC SHRS: SERIES C	Sold	30,928.000	12.36	382,270.08	1.24%
08/19/14	08/20/14	063-118146-112	ALLIANZ FX INC SHRS: SERIES C	Bought	1,500.000	12.35	18,525.00	0.06%
10/08/14	10/09/14	063-118146-112	ALLIANZ FX INC SHRS: SERIES C	Sold	50,430.703	12.25	617,776.11	2.01%
							\$2,021,068.65	6.56%
01/30/14	01/31/14	063-118146-112	ALLIANZ FIX INC SHRS: SERIES M	Sold	84,980.000	10.71	910,135.80	2.96%
02/10/14	02/11/14	063-118146-112	ALLIANZ FIX INC SHRS: SERIES M	Bought	1,950.000	10.78	21,021.00	0.07%

CONTINUED



For the Period: 01/01/2014 - 12/31/2014

Activity

TRANSACTIONS IN EXCESS OF 5% OVER PLAN BEGINNING MARKET VALUE (CONTINUED)

SERIES OF TRANSACTIONS (CONTINUED)

Transaction Date	Settlement Date	Account Number	Security Description	Activity Type	Quantity	Price	Amount	% Of Mkt Value
02/19/14	02/20/14	063-118146-112	ALLIANZ FIX INC SHRS: SERIES M	Bought	2,590.000	10.77	27,894.30	0.09%
04/22/14	04/23/14	063-118146-112	ALLIANZ FIX INC SHRS: SERIES M	Bought	2,570.000	10.66	27,396.20	0.09%
06/26/14	06/27/14	063-118146-112	ALLIANZ FIX INC SHRS: SERIES M	Sold	33,090.000	10.85	359,026.50	1.17%
08/19/14	08/20/14	063-118146-112	ALLIANZ FIX INC SHRS: SERIES M	Bought	1,820.000	10.85	19,747.00	0.06%
10/08/14	10/09/14	063-118146-112	ALLIANZ FIX INC SHRS: SERIES M	Sold	57,570.110	10.81	622,332.89	2.02%
							\$1,987,553.69	6.46%

Attachments to the 2014 Form 5500
Schedule SB, line 26 - Active Participant Data
Otterbein Homes Retirement Plan
EIN: 31-0549058 PN: 001

Schedule of Active Participant Data

	Years of credited service										Total
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & up	
Attained Age	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Under 25											
25 to 29		3	8								11
30 to 34		1	7	5							13
35 to 39		1	10	9	6						26
40 to 44		1	6	12	10	5					34
45 to 49			6	15	4	6					31
50 to 54		2	8	12	11	9	4	4			50
55 to 59		3	11	9	13	14	10	1	2		63
60 to 64			7	8	12	5	5	2	2		41
65 to 69		1	3	1						1	6
70 & up		1		1							2
Total	0	13	66	72	56	39	19	7	4	1	277

Attachments to the 2014 Form 5500
Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Otterbein Homes Retirement Plan
EIN: 31-0549058 PN: 001

Actuarial Assumptions and Methods

	<u>January 1, 2013</u>	<u>January 1, 2014</u>
1) Economic assumptions - funding basis		
Interest rates*		
Segmented yield curve		
- Segment 1 (for years 1 - 5)	4.94%	4.99%
- Segment 2 (for years 6 - 20)	6.15%	6.32%
- Segment 3 (for year 21 and beyond)	6.76%	6.99%
Resulting effective interest rate	6.36%	6.53%
Pre-MAP-21 Interest rates*		
Segmented yield curve		
- Segment 1 (for years 1 - 5)	1.75%	1.37%
- Segment 2 (for years 6 - 20)	4.62%	4.05%
- Segment 3 (for year 21 and beyond)	5.72%	5.06%
Resulting effective interest rate	5.03%	4.44%
Annual salary increase rate	3.50%	3.50%
Expected return on assets ¹	7.92%	7.92%
Expected expenses payable from trust	\$10,734	\$11,465
2) Economic assumptions - ASC 715 accounting basis		
Discount rate	4.35%	5.06%
Annual salary increase rate	1.50%	1.50%
Expected return on assets ¹	7.92%	7.92%
Increase rate for IRS compensation and benefit limits	3.00%	3.00%
Expected expenses payable from trust	\$10,734	\$11,465
3) Demographic assumptions		
Mortality ²	2013 PPA Static Mortality Table	2014 PPA Static Mortality Table
No provision was made for future mortality improvement		

¹ 8.42% less 50 basis points assumed investment expenses. For IRS funding purposes, this rate is limited to the 3rd segment rate.

² The funding interest rate and mortality assumptions are mandated by PPA, MAP-21 and HATFA. They are used to calculate the Funding Target, the Target Normal Cost, and shortfall amortization factors and present values.

Attachments to the 2014 Form 5500
Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Otterbein Homes Retirement Plan
EIN: 31-0549058 PN: 001

Actuarial Assumptions and Methods (continued)

3) Demographic assumptions (continued)

Termination

Rates varying by age. Sample rates are as follows:

Age	Years of Service		
	0	1-2	3+
20	30%	25%	24.95%
25	30%	25%	24.66%
30	30%	25%	22.79%
35	30%	25%	20.23%
40	30%	25%	17.03%
45	30%	25%	13.21%
50	30%	25%	8.80%
55	30%	25%	4.12%
60	30%	25%	0.77%

Retirement

Rates varying by age. Sample rates are as follows:

Age	Rate
62	15%
63	20%
64	25%
65	50%
66	25%
67	25%
68	50%
69	50%
70+	100%

Form of payment

Life annuity

Percentage married

80% of male participants and 50% of female participants are assumed to be married.

Spouse ages

Wives are assumed to be three years younger than husbands

Valuation pay

Estimated pay for the prior plan year. Earnings over \$260,000 are not considered.

Attachments to the 2014 Form 5500
Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Otterbein Homes Retirement Plan
EIN: 31-0549058 PN: 001

Actuarial Assumptions and Methods (continued)

4) Actuarial methods

Cost method

Minimum and maximum contribution

Accounting basis

Unit credit

Projected unit credit

Asset valuation

Actuarial value of asset (funding basis)

Market value of assets plus discounted contributions receivable plus smoothed investment gains and losses over prior two plan years

Market related value of assets
(accounting basis)

Market value of assets is determined by adjusting the previous year's value for expected returns, benefit payments, and contributions. Asset gains and losses are reflected as equal adjustments over a five-year period.

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N.: 43-0681477 PLAN NO.: 001
SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS
YEAR ENDED DECEMBER 31, 2014

(a)	(b)	(c)	(d)	(g)	(h)	(l)
<u>Identity of Party Involved</u>	<u>Description of Asset/Transaction</u>	<u>Purchase Price</u>	<u>Selling Price</u>	<u>Cost of Asset</u>	<u>Current Value of Asset</u>	<u>Net Gain or (Loss)</u>

See Attached Schedule

Columns (e) and (f) are omitted as they are not applicable.
There were no category (ii) or (iv) transactions for the year ended December 31, 2014.

For the Period: 01/01/2014 - 12/31/2014

Activity

TRANSACTIONS IN EXCESS OF 5% OVER PLAN BEGINNING MARKET VALUE

Plan Beginning Market Value With Loans: \$30,790,734.01

SINGLE TRANSACTIONS

Transaction Date	Settlement Date	Account Number	Security Description	Activity Type	Quantity	Price	Amount	% Of Mkt Value
10/08/14	10/14/14	063-118146-112	VANGUARD SHORT TERM BND	Bought	34,840.000	\$80.33	\$2,798,725.07	9.09%
01/30/14	02/04/14	063-118146-112	PIMCO LOW DURATION P	Bought	237,967.214	10.34	2,460,580.99	7.99%
06/25/14	06/30/14	063-118146-112	PIMCO LOW DURATION P	Bought	208,801.540	10.38	2,167,359.99	7.04%
10/08/14	10/14/14	063-118146-112	PIMCO LOW DURATION P	Sold	536,106.616	10.32	5,532,620.28	17.97%
10/08/14	10/14/14	063-118146-112	BLACKROCK LOW DUR BD INV INST	Bought	160,984.220	9.76	1,571,205.99	5.10%

SERIES OF TRANSACTIONS

Transaction Date	Settlement Date	Account Number	Security Description	Activity Type	Quantity	Price	Amount	% Of Mkt Value
01/30/14	02/04/14	063-118146-112	PIMCO LOW DURATION P	Bought	237,967.214	10.34	2,460,580.99	7.99%
01/31/14	02/05/14	063-118146-112	PIMCO LOW DURATION P	Bought	51,050.241	10.35	528,369.99	1.72%
							\$2,988,950.98	9.71%
06/25/14	06/30/14	063-118146-112	PIMCO LOW DURATION P	Bought	208,801.540	10.38	2,167,359.99	7.04%
06/27/14	07/02/14	063-118146-112	PIMCO LOW DURATION P	Bought	31,169.941	10.38	323,543.99	1.05%
							\$2,490,903.98	8.09%
08/28/14	09/03/14	063-118146-112	PIMCO LOW DURATION P	Bought	7,117.680	10.35	73,667.99	0.24%
10/08/14	10/14/14	063-118146-112	PIMCO LOW DURATION P	Sold	536,106.616	10.32	5,532,620.28	17.97%
							\$5,606,288.27	18.21%
01/30/14	01/31/14	063-118146-112	ALLIANZ FX INC SHRS: SERIES C	Sold	76,296.000	12.16	927,759.36	3.01%
02/11/14	02/12/14	063-118146-112	ALLIANZ FX INC SHRS: SERIES C	Bought	1,608.682	12.22	19,658.10	0.06%
02/19/14	02/20/14	063-118146-112	ALLIANZ FX INC SHRS: SERIES C	Bought	2,440.000	12.24	29,865.60	0.10%
04/22/14	04/23/14	063-118146-112	ALLIANZ FX INC SHRS: SERIES C	Bought	2,060.000	12.24	25,214.40	0.08%
06/26/14	06/27/14	063-118146-112	ALLIANZ FX INC SHRS: SERIES C	Sold	30,928.000	12.36	382,270.08	1.24%
08/19/14	08/20/14	063-118146-112	ALLIANZ FX INC SHRS: SERIES C	Bought	1,500.000	12.35	18,525.00	0.06%
10/08/14	10/09/14	063-118146-112	ALLIANZ FX INC SHRS: SERIES C	Sold	50,430.703	12.25	617,776.11	2.01%
							\$2,021,068.65	6.56%
01/30/14	01/31/14	063-118146-112	ALLIANZ FIX INC SHRS: SERIES M	Sold	84,980.000	10.71	910,135.80	2.96%
02/10/14	02/11/14	063-118146-112	ALLIANZ FIX INC SHRS: SERIES M	Bought	1,950.000	10.78	21,021.00	0.07%

CONTINUED



For the Period: 01/01/2014 - 12/31/2014

Activity

TRANSACTIONS IN EXCESS OF 5% OVER PLAN BEGINNING MARKET VALUE (CONTINUED)

SERIES OF TRANSACTIONS (CONTINUED)

Transaction Date	Settlement Date	Account Number	Security Description	Activity Type	Quantity	Price	Amount	% Of Mkt Value
02/19/14	02/20/14	063-118146-112	ALLIANZ FIX INC SHRS: SERIES M	Bought	2,590.000	10.77	27,894.30	0.09%
04/22/14	04/23/14	063-118146-112	ALLIANZ FIX INC SHRS: SERIES M	Bought	2,570.000	10.66	27,396.20	0.09%
06/26/14	06/27/14	063-118146-112	ALLIANZ FIX INC SHRS: SERIES M	Sold	33,090.000	10.85	359,026.50	1.17%
08/19/14	08/20/14	063-118146-112	ALLIANZ FIX INC SHRS: SERIES M	Bought	1,820.000	10.85	19,747.00	0.06%
10/08/14	10/09/14	063-118146-112	ALLIANZ FIX INC SHRS: SERIES M	Sold	57,570.110	10.81	622,332.89	2.02%
							\$1,987,553.69	6.46%

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 2014 This Form is Open to Public Inspection
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

► **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 OTTERBEIN HOMES RETIREMENT PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Otterbein Homes	D Employer Identification Number (EIN) 31-0549058	
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B ☐ Other		
F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500		

Part I Basic Information			
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2014</u>			
2 Assets:			
a Market value	2a	31276191	
b Actuarial value	2b	28992962	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment.....	412	15415109	15415109
b For terminated vested participants.....	421	7390013	7390013
c For active participants.....	277	7671723	8105765
d Total.....	1110	30476845	30910887
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	6.53%	
6 Target normal cost.....	6	425007	

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

SIGN HERE	 Signature of actuary Mark W. Schulte, FSA, EA Type or print name of actuary Van Iwaarden Associates Firm name 10 S. Fifth Street Suite 840 Minneapolis MN 55402-1010 Address of the firm	<u>10/12/2015</u> Date 1406919 Most recent enrollment number 612-596-5971 Telephone number (including area code)
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If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year).....	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of <u>17.05</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).....		24182
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>6.36</u> %		1538
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		25720
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	93.79%
15	Adjusted funding target attainment percentage	15	93.79%
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	87.30%
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
01/08/2014	110000	0			
02/07/2014	110000	0			
03/13/2014	110000	0			
04/04/2014	110000	0			
05/09/2014	110000	0			
06/10/2014	110000	0			
07/07/2014	110000	0			
08/11/2014	160000	0			
09/10/2014	160000	0			
10/09/2014	160000	0			
11/21/2014	160000	0			
12/09/2014	160000	0			
Totals ▶			18(b)	1570000	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	1518705

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
0	0	0	0

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

21 Discount rate:				
a Segment rates:	1st segment: 4.99%	2nd segment: 6.32%	3rd segment: 6.99%	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age				22 65
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	425007										
b Excess assets, if applicable, but not greater than line 31a	31b	0										
32 Amortization installments:	<table border="1"> <tr> <td></td> <td>Outstanding Balance</td> <td>Installment</td> </tr> <tr> <td>a Net shortfall amortization installment</td> <td>1917925</td> <td>719352</td> </tr> <tr> <td>b Waiver amortization installment</td> <td>0</td> <td>0</td> </tr> </table>				Outstanding Balance	Installment	a Net shortfall amortization installment	1917925	719352	b Waiver amortization installment	0	0
	Outstanding Balance	Installment										
a Net shortfall amortization installment	1917925	719352										
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	1144359										
	Carryover balance	Prefunding balance	Total balance									
35 Balances elected for use to offset funding requirement			0									
36 Additional cash requirement (line 34 minus line 35)	36	1144359										
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	1518705										
38 Present value of excess contributions for current year (see instructions)												
a Total (excess, if any, of line 37 over line 36)	38a	374346										
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		

Attachments to the 2014 Form 5500 Schedule SB

Otterbein Homes Retirement Plan

EIN: 31-0549058 PN: 001

Line 22 - Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation.

(a)	(b)	(c)	(d)
Age	Rate	Weight	Product (a) x (b) x (c)
62	15.00%	1.0000	9.30
63	20.00%	0.8500	10.71
64	25.00%	0.6800	10.88
65	50.00%	0.5100	16.58
66	25.00%	0.2550	4.21
67	25.00%	0.1913	3.20
68	50.00%	0.1434	4.88
69	50.00%	0.0717	2.47
70	100.00%	0.0359	2.51
Weighted Average			64.74

Attachments to the 2014 Form 5500
Schedule SB, line 26 - Active Participant Data
Otterbein Homes Retirement Plan
EIN: 31-0549058 PN: 001

Schedule of Active Participant Data

	Years of credited service										Total
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & up	
Attained Age	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Under 25											
25 to 29		3	8								11
30 to 34		1	7	5							13
35 to 39		1	10	9	6						26
40 to 44		1	6	12	10	5					34
45 to 49			6	15	4	6					31
50 to 54		2	8	12	11	9	4	4			50
55 to 59		3	11	9	13	14	10	1	2		63
60 to 64			7	8	12	5	5	2	2		41
65 to 69		1	3	1						1	6
70 & up		1		1							2
Total	0	13	66	72	56	39	19	7	4	1	277

Attachments to the 2014 Form 5500
Schedule SB, line 32 - Schedule of Amortization Bases

Otterbein Homes Retirement Plan

EIN: 31-0549058 PN: 001

Schedule of Amortization Bases

<u>Date Established</u>	<u>Type of Base</u>	<u>Present Value of Remaining Installments</u>	<u>Remaining Period</u>	<u>Amortization Installment</u>
1/1/2009	Shortfall	140,400	2	71,909
1/1/2010	Shortfall	1,237,244	3	432,652
1/1/2011	Shortfall	2,170,791	4	582,957
1/1/2012	Shortfall	(2,787,632)	5	(613,101)
1/1/2013	Shortfall	2,338,044	6	442,572
1/1/2014	Shortfall	(1,180,922)	7	(197,637)
Total		1,917,925		719,352

Attachments to the 2014 Form 5500
Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Otterbein Homes Retirement Plan
EIN: 31-0549058 PN: 001

Actuarial Assumptions and Methods

	<u>January 1, 2013</u>	<u>January 1, 2014</u>
1) Economic assumptions - funding basis		
Interest rates*		
Segmented yield curve		
- Segment 1 (for years 1 - 5)	4.94%	4.99%
- Segment 2 (for years 6 - 20)	6.15%	6.32%
- Segment 3 (for year 21 and beyond)	6.76%	6.99%
Resulting effective interest rate	6.36%	6.53%
Pre-MAP-21 Interest rates*		
Segmented yield curve		
- Segment 1 (for years 1 - 5)	1.75%	1.37%
- Segment 2 (for years 6 - 20)	4.62%	4.05%
- Segment 3 (for year 21 and beyond)	5.72%	5.06%
Resulting effective interest rate	5.03%	4.44%
Annual salary increase rate	3.50%	3.50%
Expected return on assets ¹	7.92%	7.92%
Expected expenses payable from trust	\$10,734	\$11,465
2) Economic assumptions - ASC 715 accounting basis		
Discount rate	4.35%	5.06%
Annual salary increase rate	1.50%	1.50%
Expected return on assets ¹	7.92%	7.92%
Increase rate for IRS compensation and benefit limits	3.00%	3.00%
Expected expenses payable from trust	\$10,734	\$11,465
3) Demographic assumptions		
Mortality ²	2013 PPA Static Mortality Table	2014 PPA Static Mortality Table
No provision was made for future mortality improvement		

¹ 8.42% less 50 basis points assumed investment expenses. For IRS funding purposes, this rate is limited to the 3rd segment rate.

² The funding interest rate and mortality assumptions are mandated by PPA, MAP-21 and HATFA. They are used to calculate the Funding Target, the Target Normal Cost, and shortfall amortization factors and present values.

Attachments to the 2014 Form 5500
Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Otterbein Homes Retirement Plan
EIN: 31-0549058 PN: 001

Actuarial Assumptions and Methods (continued)

3) Demographic assumptions (continued)

Termination

Rates varying by age. Sample rates are as follows:

Age	Years of Service		
	0	1-2	3+
20	30%	25%	24.95%
25	30%	25%	24.66%
30	30%	25%	22.79%
35	30%	25%	20.23%
40	30%	25%	17.03%
45	30%	25%	13.21%
50	30%	25%	8.80%
55	30%	25%	4.12%
60	30%	25%	0.77%

Retirement

Rates varying by age. Sample rates are as follows:

Age	Rate
62	15%
63	20%
64	25%
65	50%
66	25%
67	25%
68	50%
69	50%
70+	100%

Form of payment

Life annuity

Percentage married

80% of male participants and 50% of female participants are assumed to be married.

Spouse ages

Wives are assumed to be three years younger than husbands

Valuation pay

Estimated pay for the prior plan year. Earnings over \$260,000 are not considered.

Attachments to the 2014 Form 5500
Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Otterbein Homes Retirement Plan
EIN: 31-0549058 PN: 001

Actuarial Assumptions and Methods (continued)

4) Actuarial methods

Cost method

Minimum and maximum contribution

Accounting basis

Unit credit

Projected unit credit

Asset valuation

Actuarial value of asset (funding basis)

Market value of assets plus discounted contributions receivable plus smoothed investment gains and losses over prior two plan years

Market related value of assets
(accounting basis)

Market value of assets is determined by adjusting the previous year's value for expected returns, benefit payments, and contributions. Asset gains and losses are reflected as equal adjustments over a five-year period.

Attachments to the 2014 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

Otterbein Homes Retirement Plan
EIN: 31-0549058 PN: 001

Summary of Plan Provisions

1) Plan provisions as of January 1, 2014

- a. Effective date of plan: July 1, 1970; as amended and restated effective January 1, 2008.
- b. Employees eligible for participation:
 - (1) Employees Covered: Full-time employees of the Employer and part-time employees that complete or are credited with 1,000 or more hours of service.
 - (2) Entry dates: January 1 coincident with or next following their date of hire. Participation is frozen as of January 1, 2007 to employees hired prior to July 1, 2006.
- c. Credited Service:
 - (1) Service shall equal total years of service with the Employer.
 - (2) During a calendar year in which the employee completes less than 1,560 Hours of Service he shall be granted a portion of year of Credited Service as determined from the following table:

<u>Hours Of Service</u>	<u>Credited Service</u>
Less than 1,000	0
1,000 but less than 1,092	0.6
1,092 but less than 1,248	0.7
1,248 but less than 1,404	0.8
1,404 but less than 1,560	0.9
1,560 or more	1

- (3) An individual who fails to complete at least 1,000 hours of service in a plan year containing his date of termination shall be granted a partial year of Credited Service equal to the hours earned during such period divided by 1,560, rounded to completed tenths.
 - (4) Participants who had terminated employment as of January 1, 2007, and are subsequently rehired, shall not accrue additional credited service.
- d. Retirement dates:
 - (1) Normal Retirement: The first day of the month on or after the employee's 65th birthday.
 - (2) Early Retirement: Age 62 and 5 years of service.
 - (3) Late Retirement: The date of termination of employment following the employee's Normal Retirement Date.

Attachments to the 2014 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

Otterbein Homes Retirement Plan
EIN: 31-0549058 PN: 001

Summary of Plan Provisions (continued)

1) Plan provisions as of January 1, 2014 (continued)

e. Monthly benefit amounts:

(1) Accrued benefit:

- a. 1 1/3% of Average Compensation for each Year of Credited Service as of December 31, 1998, plus
- b. 1% of Average Compensation for each Year of Credited Service from January 1, 1999, through December 31, 2006, plus
- c. 0.75% of Average Compensation for each Year of Credited Service after December 31, 2006.

In no event will the benefit be less than the Accrued Benefit under the Prior Plan.

(2) Normal retirement: Accrued benefit as of Normal Retirement Date.

(3) Early retirement: Accrued benefit reduced by 1/180 for each of the first 36 months by which the payment date precedes the Normal Retirement Date.

(4) Late retirement: The greater of actuarial equivalent of the Normal Retirement Benefit or the benefit based on service and compensation as of actual Retirement Date.

f. Normal form of payment: Life annuity, except that an employee who is married at the time benefits become payable shall receive an actuarially reduced joint and survivor annuity. Other options are also available, including: 50%, 66 2/3%, 75% or 100% Joint and Survivor annuity; and a life annuity with 60 or 120 monthly payments guaranteed.

g. Vesting:

(1) Eligibility: Five Years of Service with at least 1000 hours.

(2) Benefit: Accrued benefit to date of termination. Full accrued benefit payable at Normal Retirement Date, or a reduced benefit payable at Early Retirement Date

h. Death:

(1) Eligibility: Married participants who are vested and die prior to the commencement of benefits.

(2) Benefit: The benefit to the spouse will be calculated assuming the participant lived to his early retirement date, elected a joint and one-half survivor benefit, and died the next day. In the event of a vested married participant's death after having become eligible for early retirement, the benefit to the spouse will be calculated assuming the participant had elected a joint and one-half survivor benefit on the day prior to death.

i. Maximums on benefits and pay: All benefits and pay for any plan year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code. The plan provides for increasing the dollar limits automatically as such changes become effective.

Attachments to the 2014 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

Otterbein Homes Retirement Plan
EIN: 31-0549058 PN: 001

Summary of Plan Provisions (continued)

2) Plan provisions effective after January 1, 2014

No future plan provisions were recognized in determining the net pension cost or cash contributions to the plan.

3) Changes in plan provisions since prior year

The 401(a)(17) qualified compensation limit and 415 maximum benefit limit were automatically updated to the 2013 limits of \$260,000 and \$210,000 respectively.

Attachments to the 2014 Form 5500 Schedule SB

Otterbein Homes Retirement Plan

EIN: 31-0549058 PN: 001

Line 22 - Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation.

(a)	(b)	(c)	(d)
Age	Rate	Weight	Product (a) x (b) x (c)
62	15.00%	1.0000	9.30
63	20.00%	0.8500	10.71
64	25.00%	0.6800	10.88
65	50.00%	0.5100	16.58
66	25.00%	0.2550	4.21
67	25.00%	0.1913	3.20
68	50.00%	0.1434	4.88
69	50.00%	0.0717	2.47
70	100.00%	0.0359	2.51
Weighted Average			64.74

Attachments to the 2014 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

Otterbein Homes Retirement Plan
EIN: 31-0549058 PN: 001

Summary of Plan Provisions

1) Plan provisions as of January 1, 2014

- a. Effective date of plan: July 1, 1970; as amended and restated effective January 1, 2008.
- b. Employees eligible for participation:
 - (1) Employees Covered: Full-time employees of the Employer and part-time employees that complete or are credited with 1,000 or more hours of service.
 - (2) Entry dates: January 1 coincident with or next following their date of hire. Participation is frozen as of January 1, 2007 to employees hired prior to July 1, 2006.
- c. Credited Service:
 - (1) Service shall equal total years of service with the Employer.
 - (2) During a calendar year in which the employee completes less than 1,560 Hours of Service he shall be granted a portion of year of Credited Service as determined from the following table:

<u>Hours Of Service</u>	<u>Credited Service</u>
Less than 1,000	0
1,000 but less than 1,092	0.6
1,092 but less than 1,248	0.7
1,248 but less than 1,404	0.8
1,404 but less than 1,560	0.9
1,560 or more	1

- (3) An individual who fails to complete at least 1,000 hours of service in a plan year containing his date of termination shall be granted a partial year of Credited Service equal to the hours earned during such period divided by 1,560, rounded to completed tenths.
 - (4) Participants who had terminated employment as of January 1, 2007, and are subsequently rehired, shall not accrue additional credited service.
- d. Retirement dates:
 - (1) Normal Retirement: The first day of the month on or after the employee's 65th birthday.
 - (2) Early Retirement: Age 62 and 5 years of service.
 - (3) Late Retirement: The date of termination of employment following the employee's Normal Retirement Date.

Attachments to the 2014 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

Otterbein Homes Retirement Plan
EIN: 31-0549058 PN: 001

Summary of Plan Provisions (continued)

1) Plan provisions as of January 1, 2014 (continued)

e. Monthly benefit amounts:

(1) Accrued benefit:

- a. 1 1/3% of Average Compensation for each Year of Credited Service as of December 31, 1998, plus
- b. 1% of Average Compensation for each Year of Credited Service from January 1, 1999, through December 31, 2006, plus
- c. 0.75% of Average Compensation for each Year of Credited Service after December 31, 2006.

In no event will the benefit be less than the Accrued Benefit under the Prior Plan.

(2) Normal retirement: Accrued benefit as of Normal Retirement Date.

(3) Early retirement: Accrued benefit reduced by 1/180 for each of the first 36 months by which the payment date precedes the Normal Retirement Date.

(4) Late retirement: The greater of actuarial equivalent of the Normal Retirement Benefit or the benefit based on service and compensation as of actual Retirement Date.

f. Normal form of payment: Life annuity, except that an employee who is married at the time benefits become payable shall receive an actuarially reduced joint and survivor annuity. Other options are also available, including: 50%, 66 2/3%, 75% or 100% Joint and Survivor annuity; and a life annuity with 60 or 120 monthly payments guaranteed.

g. Vesting:

(1) Eligibility: Five Years of Service with at least 1000 hours.

(2) Benefit: Accrued benefit to date of termination. Full accrued benefit payable at Normal Retirement Date, or a reduced benefit payable at Early Retirement Date

h. Death:

(1) Eligibility: Married participants who are vested and die prior to the commencement of benefits.

(2) Benefit: The benefit to the spouse will be calculated assuming the participant lived to his early retirement date, elected a joint and one-half survivor benefit, and died the next day. In the event of a vested married participant's death after having become eligible for early retirement, the benefit to the spouse will be calculated assuming the participant had elected a joint and one-half survivor benefit on the day prior to death.

i. Maximums on benefits and pay: All benefits and pay for any plan year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code. The plan provides for increasing the dollar limits automatically as such changes become effective.

Attachments to the 2014 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

Otterbein Homes Retirement Plan
EIN: 31-0549058 PN: 001

Summary of Plan Provisions (continued)

2) Plan provisions effective after January 1, 2014

No future plan provisions were recognized in determining the net pension cost or cash contributions to the plan.

3) Changes in plan provisions since prior year

The 401(a)(17) qualified compensation limit and 415 maximum benefit limit were automatically updated to the 2013 limits of \$260,000 and \$210,000 respectively.

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N.: 43-0681477 PLAN NO.: 001
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2014

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
		<u>Money Market Funds:</u>		
*	Morgan Stanley Smith Barney LLC	Morgan Stanley Liquid Asset	\$ 716,112	\$ 716,112
*	Fifth Third Bank	Money Market	154,536	154,536
		Total Money Market Funds	870,648	870,648
		<u>Government Bonds</u>		
*	Morgan Stanley Smith Barney LLC	US Treasury Bond	31,788	33,773
*	Morgan Stanley Smith Barney LLC	US Treasury Bond	37,415	38,640
*	Morgan Stanley Smith Barney LLC	US Treasury TIPS	21,202	21,374
*	Morgan Stanley Smith Barney LLC	United Mexican States	50,808	50,029
*	Morgan Stanley Smith Barney LLC	FHLMC	61,556	60,948
*	Morgan Stanley Smith Barney LLC	FNMA	103,564	102,197
*	Morgan Stanley Smith Barney LLC	FNMA	24,820	25,243
*	Morgan Stanley Smith Barney LLC	Federal Home Mtg Assn	77,383	77,220
*	Morgan Stanley Smith Barney LLC	FHLMC Pc	129,752	130,391
*	Morgan Stanley Smith Barney LLC	FHLMC PC Gold Pc	143,443	143,010
*	Morgan Stanley Smith Barney LLC	FNMA Pass-Thru	154,686	155,065
		Total Government Bonds	836,417	837,891
		<u>Mutual Funds</u>		
*	Morgan Stanley Smith Barney LLC	American High Income Trust	1,310,926	1,229,048
*	Morgan Stanley Smith Barney LLC	Blackrock Low Duration - Ins	1,571,206	1,558,327
*	Morgan Stanley Smith Barney LLC	Legg Mason Smash Ser EC	458,992	448,679
*	Morgan Stanley Smith Barney LLC	Legg Mason Smash Series M	596,453	592,594
*	Morgan Stanley Smith Barney LLC	Legg Mason WA Smash Series C	188,096	186,379
*	Morgan Stanley Smith Barney LLC	Templeton Global Bond Fund-Ad	989,514	904,120
		Total Mutual Funds	5,115,186	4,919,147
		<u>Corporate Bonds</u>		
*	Morgan Stanley Smith Barney LLC	American Express Credit	50,762	50,441
*	Morgan Stanley Smith Barney LLC	Apple Inc	49,481	49,572
*	Morgan Stanley Smith Barney LLC	Bank of America Corp	37,572	37,806
*	Morgan Stanley Smith Barney LLC	Comcast Corp	49,986	51,410
*	Morgan Stanley Smith Barney LLC	CVS Caremark Corp.	50,057	49,878
*	Morgan Stanley Smith Barney LLC	Enterprise Products Oper	25,716	25,442
*	Morgan Stanley Smith Barney LLC	Gen Elec Cap Crp	36,964	37,961
*	Morgan Stanley Smith Barney LLC	Goldman Sachs Group	37,904	38,412
*	Morgan Stanley Smith Barney LLC	JP Morgan Chase & Co	50,218	49,863
*	Morgan Stanley Smith Barney LLC	Verizon46625HHS2	50,292	49,690
*	Morgan Stanley Smith Barney LLC	Wells Fargo & Company	24,906	25,055
		Total Corporate Bonds	463,859	465,529

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N.: 43-0681477 PLAN NO.: 001
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2014

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
		<u>Common Equity Securities</u>		
*	Morgan Stanley Smith Barney LLC	Banco Bilbao ADR Ops Div Rights	\$ -	\$ 58,169
*	Morgan Stanley Smith Barney LLC	Abbott Labs	120,758	154,194
*	Morgan Stanley Smith Barney LLC	AbbVie Inc	27,586	33,505
*	Morgan Stanley Smith Barney LLC	Activision Blizzard, Inc	60,474	66,294
*	Morgan Stanley Smith Barney LLC	Adobe Systems Inc	29,476	29,807
*	Morgan Stanley Smith Barney LLC	Advent Software Inc Com	11,583	11,030
*	Morgan Stanley Smith Barney LLC	Aetna U S Healthcare Inc	23,346	44,415
*	Morgan Stanley Smith Barney LLC	Agilent Technologies Inc	55,914	57,316
*	Morgan Stanley Smith Barney LLC	Akorn Inc	15,367	20,236
*	Morgan Stanley Smith Barney LLC	Albemarle Corp	12,124	12,327
*	Morgan Stanley Smith Barney LLC	Alexion Pharmaceuticals Inc	42,988	53,659
*	Morgan Stanley Smith Barney LLC	Align Technology Inc	17,130	17,612
*	Morgan Stanley Smith Barney LLC	Allergan Inc	54,425	95,240
*	Morgan Stanley Smith Barney LLC	Allstate Corp	33,704	72,006
*	Morgan Stanley Smith Barney LLC	Amazon Com Inc	44,126	42,208
*	Morgan Stanley Smith Barney LLC	Amdocs Ltd Ord	35,766	43,576
*	Morgan Stanley Smith Barney LLC	American Electric Power Inc	37,969	59,627
*	Morgan Stanley Smith Barney LLC	American Express Co	184,238	196,314
*	Morgan Stanley Smith Barney LLC	American International Group	53,997	67,044
*	Morgan Stanley Smith Barney LLC	Amerisourcebergen Corp	46,066	60,407
*	Morgan Stanley Smith Barney LLC	Amgen Inc	103,888	112,459
*	Morgan Stanley Smith Barney LLC	Anadarko Petroleum Corp	51,528	47,025
*	Morgan Stanley Smith Barney LLC	Apple Computer Inc	124,969	158,395
*	Morgan Stanley Smith Barney LLC	Applied Matls Inc	27,726	37,754
*	Morgan Stanley Smith Barney LLC	Archer Daniels Midland Co	34,010	60,372
*	Morgan Stanley Smith Barney LLC	Arris Group Inc	27,200	27,473
*	Morgan Stanley Smith Barney LLC	Ashland Inc	29,174	34,730
*	Morgan Stanley Smith Barney LLC	B B & T Corporation	55,092	60,280
*	Morgan Stanley Smith Barney LLC	BankUnited Inc	35,179	33,837
*	Morgan Stanley Smith Barney LLC	Baxter Intl Inc	58,567	69,259
*	Morgan Stanley Smith Barney LLC	Be Aerospace Inc	11,296	11,952
*	Morgan Stanley Smith Barney LLC	Biogen Idec Inc	122,502	156,147
*	Morgan Stanley Smith Barney LLC	Bitauto Holdings Ltd	11,335	18,307
*	Morgan Stanley Smith Barney LLC	Blackrock Inc	32,062	37,186
*	Morgan Stanley Smith Barney LLC	Brookdale Sr Living Inc	53,171	59,735
*	Morgan Stanley Smith Barney LLC	Capital One Finl Corp	82,869	114,745
*	Morgan Stanley Smith Barney LLC	Carrizo Oil & Gas Inc	16,227	14,851
*	Morgan Stanley Smith Barney LLC	Caseys General Stores Inc	37,953	45,612
*	Morgan Stanley Smith Barney LLC	CBRE Group Inc	19,831	27,537
*	Morgan Stanley Smith Barney LLC	Celgene Corp	56,025	77,183
*	Morgan Stanley Smith Barney LLC	Centene Corp	11,167	18,797
*	Morgan Stanley Smith Barney LLC	Centurylink Inc	56,744	62,536
*	Morgan Stanley Smith Barney LLC	Cerner Corp Com	31,104	35,434
*	Morgan Stanley Smith Barney LLC	Chevron Corporation	60,839	66,074
*	Morgan Stanley Smith Barney LLC	Chipotle Mexican Grill-CI A	39,866	44,493

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N.: 43-0681477 PLAN NO.: 001
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2014

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney LLC	Ciena Corp	\$ 17,660	\$ 15,159
*	Morgan Stanley Smith Barney LLC	Cisco Sys Inc	50,689	57,438
*	Morgan Stanley Smith Barney LLC	Citizens Financial Group	55,608	58,918
*	Morgan Stanley Smith Barney LLC	CNO Financial Group Inc	26,262	26,570
*	Morgan Stanley Smith Barney LLC	Cognizant Technology Solutions Corp	33,489	36,072
*	Morgan Stanley Smith Barney LLC	Colgate Palmolive Co	74,227	83,166
*	Morgan Stanley Smith Barney LLC	Comcast Corp-Cl A	70,869	82,664
*	Morgan Stanley Smith Barney LLC	Conocophillips	52,795	65,055
*	Morgan Stanley Smith Barney LLC	CoStar Group Inc.	21,941	25,341
*	Morgan Stanley Smith Barney LLC	Costco Wholesale Corp New	81,531	99,509
*	Morgan Stanley Smith Barney LLC	Crown Holdings Inc	40,997	46,523
*	Morgan Stanley Smith Barney LLC	CVS Caremark Corp	97,266	146,873
*	Morgan Stanley Smith Barney LLC	Danaher Corp	60,627	80,139
*	Morgan Stanley Smith Barney LLC	Darling International Inc	40,709	41,459
*	Morgan Stanley Smith Barney LLC	Deckers Outdoor Corp	16,221	15,113
*	Morgan Stanley Smith Barney LLC	Deere & Co	38,451	41,581
*	Morgan Stanley Smith Barney LLC	Delta Air Lines Inc	30,828	49,042
*	Morgan Stanley Smith Barney LLC	Dexcom	9,066	11,671
*	Morgan Stanley Smith Barney LLC	Dillards Inc Cl A	10,067	16,023
*	Morgan Stanley Smith Barney LLC	Disney Walt Co	31,957	40,502
*	Morgan Stanley Smith Barney LLC	Dolby Laboratories Inc-Cl A	14,518	15,308
*	Morgan Stanley Smith Barney LLC	Dollar General Corp	30,640	32,522
*	Morgan Stanley Smith Barney LLC	Dollar Tree Inc	41,844	46,451
*	Morgan Stanley Smith Barney LLC	Dover Corp	37,318	48,052
*	Morgan Stanley Smith Barney LLC	Dow Chemical Co	28,745	39,681
*	Morgan Stanley Smith Barney LLC	E M C Corp Mass	86,400	101,562
*	Morgan Stanley Smith Barney LLC	eBay Inc	14,392	14,311
*	Morgan Stanley Smith Barney LLC	Ecolab Inc	28,713	29,788
*	Morgan Stanley Smith Barney LLC	Emerson Electric Co	59,925	55,248
*	Morgan Stanley Smith Barney LLC	Enata Pharmaceuticals	9,110	9,153
*	Morgan Stanley Smith Barney LLC	Entegris Inc	8,568	13,302
*	Morgan Stanley Smith Barney LLC	Entergy Corp	42,678	53,363
*	Morgan Stanley Smith Barney LLC	Envision Health Care Holdings	23,925	24,110
*	Morgan Stanley Smith Barney LLC	Eog Res Inc	41,999	40,971
*	Morgan Stanley Smith Barney LLC	Expedia Inc	18,486	37,900
*	Morgan Stanley Smith Barney LLC	Express Scripts Hldg	35,467	45,298
*	Morgan Stanley Smith Barney LLC	F5 Networks Inc	18,277	25,571
*	Morgan Stanley Smith Barney LLC	Facebook Inc - A	85,922	104,157
*	Morgan Stanley Smith Barney LLC	Fei Co	10,255	17,889
*	Morgan Stanley Smith Barney LLC	First Cash Finl Svcs Inc	13,171	14,808
*	Morgan Stanley Smith Barney LLC	First Republic Bank	15,200	19,545
*	Morgan Stanley Smith Barney LLC	Fluor Corp New	86,420	82,457
*	Morgan Stanley Smith Barney LLC	Foot Locker Inc	19,926	23,539
*	Morgan Stanley Smith Barney LLC	Ford Motor Co Del "new"	75,629	88,366
*	Morgan Stanley Smith Barney LLC	Franklin Resources Inc	59,164	60,907

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N.: 43-0681477 PLAN NO.: 001
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2014

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney LLC	FreeportmcMoran Copperand Gold Inc	\$ 90,892	\$ 64,006
*	Morgan Stanley Smith Barney LLC	Gartner Inc Cl A	13,234	25,431
*	Morgan Stanley Smith Barney LLC	Generac Holdings Inc	26,470	30,300
*	Morgan Stanley Smith Barney LLC	General Dynamics Corp	34,363	65,370
*	Morgan Stanley Smith Barney LLC	General Elec Co	60,482	59,839
*	Morgan Stanley Smith Barney LLC	Gentex Corp	12,271	14,958
*	Morgan Stanley Smith Barney LLC	Genworth Financial	40,948	26,903
*	Morgan Stanley Smith Barney LLC	Gilead Sciences Inc	101,000	167,406
*	Morgan Stanley Smith Barney LLC	Global Pmts Inc	18,839	21,071
*	Morgan Stanley Smith Barney LLC	Goldman Sachs Group Inc	30,512	45,356
*	Morgan Stanley Smith Barney LLC	Google Inc Cl C	42,048	53,693
*	Morgan Stanley Smith Barney LLC	Google Inc-Cl A	174,135	209,611
*	Morgan Stanley Smith Barney LLC	Grainger W W Inc	56,435	56,076
*	Morgan Stanley Smith Barney LLC	Hartford Finl Svcs Group Inc	32,569	59,742
*	Morgan Stanley Smith Barney LLC	HD Supply Holdings Inc	17,626	18,815
*	Morgan Stanley Smith Barney LLC	Healthsouth Corp	34,099	34,076
*	Morgan Stanley Smith Barney LLC	Heartland Payment Systems Inc.	8,195	19,584
*	Morgan Stanley Smith Barney LLC	Hertz Global Holdings	38,272	42,847
*	Morgan Stanley Smith Barney LLC	Hilton Worldwide Holdings	41,882	47,223
*	Morgan Stanley Smith Barney LLC	Honeywell Intl Inc	66,142	94,924
*	Morgan Stanley Smith Barney LLC	Iac Interactivecorp	20,073	26,626
*	Morgan Stanley Smith Barney LLC	Informatica Corp	9,016	10,296
*	Morgan Stanley Smith Barney LLC	Insulet Corp	7,851	8,936
*	Morgan Stanley Smith Barney LLC	Intel Corp	42,907	61,330
*	Morgan Stanley Smith Barney LLC	Interactive Brokers Group Inc	5,851	7,523
*	Morgan Stanley Smith Barney LLC	International Paper Co	53,184	57,599
*	Morgan Stanley Smith Barney LLC	Iron Mtn Inc Pa	29,274	34,291
*	Morgan Stanley Smith Barney LLC	Isis Pharmaceuticals	15,827	25,437
*	Morgan Stanley Smith Barney LLC	J P Morgan Chase & Co	60,564	86,548
*	Morgan Stanley Smith Barney LLC	Johnson & Johnson	51,674	73,199
*	Morgan Stanley Smith Barney LLC	Kapstone Paper A	5,883	19,345
*	Morgan Stanley Smith Barney LLC	Keryx Biopharmaceuticals Inc	9,731	9,523
*	Morgan Stanley Smith Barney LLC	Keycorp New	35,292	36,432
*	Morgan Stanley Smith Barney LLC	Kimberly Clark Corp	32,158	53,148
*	Morgan Stanley Smith Barney LLC	KLX Inc	4,082	4,249
*	Morgan Stanley Smith Barney LLC	Kohls Corp	47,189	55,241
*	Morgan Stanley Smith Barney LLC	Kroton Educational ADR (Brazil)	11,749	9,703
*	Morgan Stanley Smith Barney LLC	Lauder Estee Cos Cl-A	69,039	75,819
*	Morgan Stanley Smith Barney LLC	Lilly Eli & Co	51,136	69,680
*	Morgan Stanley Smith Barney LLC	LinkedIn Corporation	48,306	52,833
*	Morgan Stanley Smith Barney LLC	Littelfuse Inc	26,049	28,518
*	Morgan Stanley Smith Barney LLC	Live Nation Inc	26,663	28,382
*	Morgan Stanley Smith Barney LLC	Manhattan Assocs Inc	6,403	9,569
*	Morgan Stanley Smith Barney LLC	Manpower Inc	67,965	66,466
*	Morgan Stanley Smith Barney LLC	Marathon Oil Corp	61,788	53,610

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N.: 43-0681477 PLAN NO.: 001
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2014

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney LLC	MarketAxess Holdings Inc	\$ 6,900	\$ 7,745
*	Morgan Stanley Smith Barney LLC	Mastercard Inc-A	51,932	58,244
*	Morgan Stanley Smith Barney LLC	Mattel Inc	53,973	44,251
*	Morgan Stanley Smith Barney LLC	Mbia Inc	32,250	33,686
*	Morgan Stanley Smith Barney LLC	Mc Donald's Corporation	70,388	69,807
*	Morgan Stanley Smith Barney LLC	McKesson Corp. Common Stock	169,837	193,049
*	Morgan Stanley Smith Barney LLC	Meadwestvaco Corp	37,674	40,972
*	Morgan Stanley Smith Barney LLC	Medivation Inc	19,021	24,106
*	Morgan Stanley Smith Barney LLC	Merck & Co Inc	36,468	42,876
*	Morgan Stanley Smith Barney LLC	Metlife Inc	88,474	127,652
*	Morgan Stanley Smith Barney LLC	MGM Resorts International	81,167	70,768
*	Morgan Stanley Smith Barney LLC	Micron Technology Inc	17,605	36,095
*	Morgan Stanley Smith Barney LLC	Microsoft Corp	41,195	51,095
*	Morgan Stanley Smith Barney LLC	Momenta Pharmaceuticals	5,299	3,407
*	Morgan Stanley Smith Barney LLC	Mondelez International Inc	100,120	109,266
*	Morgan Stanley Smith Barney LLC	Monsanto Co New	201,613	242,524
*	Morgan Stanley Smith Barney LLC	Morgan Stanley	31,948	40,158
*	Morgan Stanley Smith Barney LLC	Murphy Oil Corp	58,578	54,562
*	Morgan Stanley Smith Barney LLC	National-Oilwell Inc	55,514	55,373
*	Morgan Stanley Smith Barney LLC	Netscout Systems Inc	10,765	9,647
*	Morgan Stanley Smith Barney LLC	Neustar Inc-CI A	18,040	11,704
*	Morgan Stanley Smith Barney LLC	Nike Inc Class B	92,099	112,015
*	Morgan Stanley Smith Barney LLC	Nordson Corp	11,589	17,775
*	Morgan Stanley Smith Barney LLC	Northwestern Corp	27,288	29,422
*	Morgan Stanley Smith Barney LLC	Nucor Corp	38,598	42,428
*	Morgan Stanley Smith Barney LLC	Occidental Pete Corp	44,213	41,111
*	Morgan Stanley Smith Barney LLC	Old Dominion Fgth Line Inc	18,707	26,398
*	Morgan Stanley Smith Barney LLC	Oneok Inc New	28,963	23,252
*	Morgan Stanley Smith Barney LLC	Oracle Corporation	22,802	29,680
*	Morgan Stanley Smith Barney LLC	Owens Ill Inc	44,133	45,748
*	Morgan Stanley Smith Barney LLC	Pepsico Inc	117,195	129,831
*	Morgan Stanley Smith Barney LLC	Petsmart Inc	16,953	31,136
*	Morgan Stanley Smith Barney LLC	Plantronics Inc New	20,527	23,965
*	Morgan Stanley Smith Barney LLC	Polaris Industries Inc	13,767	28,282
*	Morgan Stanley Smith Barney LLC	Power Integrations Inc	16,270	13,659
*	Morgan Stanley Smith Barney LLC	Ppg Inds Inc	25,613	27,276
*	Morgan Stanley Smith Barney LLC	Precision Castparts Corp	38,181	46,731
*	Morgan Stanley Smith Barney LLC	Priceline.Com Inc	131,592	153,928
*	Morgan Stanley Smith Barney LLC	Procter & Gamble Co	72,488	91,819
*	Morgan Stanley Smith Barney LLC	Proto Labs Inc	7,567	7,253
*	Morgan Stanley Smith Barney LLC	Public Svc Enterprise Group Inc	46,227	58,181
*	Morgan Stanley Smith Barney LLC	Qualcomm Inc	96,517	100,717
*	Morgan Stanley Smith Barney LLC	Questar Corp	38,135	42,774
*	Morgan Stanley Smith Barney LLC	Ralph Lauren Corporation	54,279	61,843
*	Morgan Stanley Smith Barney LLC	Regions Financial Corp New	44,995	60,614

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N.: 43-0681477 PLAN NO.: 001
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2014

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney LLC	Robert Half Intl Inc	\$ 19,479	\$ 34,036
*	Morgan Stanley Smith Barney LLC	Rovi Corp	11,007	10,256
*	Morgan Stanley Smith Barney LLC	Salesforce.Com	39,655	43,000
*	Morgan Stanley Smith Barney LLC	Sba Communications Corp	72,251	81,298
*	Morgan Stanley Smith Barney LLC	Servicenow Inc.	25,098	30,804
*	Morgan Stanley Smith Barney LLC	Silgan Hldgs Inc	11,567	19,189
*	Morgan Stanley Smith Barney LLC	Splunk Inc	24,227	26,233
*	Morgan Stanley Smith Barney LLC	St Jude Medical Inc	51,111	63,729
*	Morgan Stanley Smith Barney LLC	Stanley Black & Decker Inc	35,036	45,158
*	Morgan Stanley Smith Barney LLC	Starbucks Corp	110,478	144,818
*	Morgan Stanley Smith Barney LLC	State Street Corp	105,217	127,955
*	Morgan Stanley Smith Barney LLC	Synchrony Financial	34,611	44,774
*	Morgan Stanley Smith Barney LLC	Tableau Software Inc - CL A	14,292	18,817
*	Morgan Stanley Smith Barney LLC	Tandem Diabetes Care Inc	2,918	2,451
*	Morgan Stanley Smith Barney LLC	Target Corp	37,742	48,203
*	Morgan Stanley Smith Barney LLC	Tenet Healthcare Corp	17,666	15,505
*	Morgan Stanley Smith Barney LLC	Tesla Motors	23,778	24,243
*	Morgan Stanley Smith Barney LLC	Texas Instruments Inc	26,180	26,465
*	Morgan Stanley Smith Barney LLC	Thermo Fisher Scientific Inc	93,769	98,102
*	Morgan Stanley Smith Barney LLC	Tidewater Inc	29,686	24,664
*	Morgan Stanley Smith Barney LLC	Tjx Cos Inc	71,853	83,668
*	Morgan Stanley Smith Barney LLC	Total System Services Inc	18,271	26,387
*	Morgan Stanley Smith Barney LLC	Towers Watson & Company	12,096	22,747
*	Morgan Stanley Smith Barney LLC	Twenty First Century Fox Inc	108,334	125,008
*	Morgan Stanley Smith Barney LLC	Twitter Inc	18,778	14,527
*	Morgan Stanley Smith Barney LLC	UBS Group AG	121,692	116,332
*	Morgan Stanley Smith Barney LLC	Ultra Salon Cosmetics & Frag Inc	27,457	39,630
*	Morgan Stanley Smith Barney LLC	Under Armour-A	13,820	14,938
*	Morgan Stanley Smith Barney LLC	Unifirst Corp Mass	25,499	31,577
*	Morgan Stanley Smith Barney LLC	Union Pac Corp	137,786	189,893
*	Morgan Stanley Smith Barney LLC	United Parcel Service Cl B	84,156	96,829
*	Morgan Stanley Smith Barney LLC	United Rentals Inc	18,586	31,929
*	Morgan Stanley Smith Barney LLC	United Technologies Corp	30,393	32,200
*	Morgan Stanley Smith Barney LLC	United Therapeutics Corp Del	5,968	11,266
*	Morgan Stanley Smith Barney LLC	Unitedhealth Group Inc	91,398	120,297
*	Morgan Stanley Smith Barney LLC	Universal Health Services Cl B	56,086	78,995
*	Morgan Stanley Smith Barney LLC	V F Corp	27,930	64,040
*	Morgan Stanley Smith Barney LLC	Valero Energy Corp	39,767	45,441
*	Morgan Stanley Smith Barney LLC	Valmont Inds Inc Com	12,960	13,716
*	Morgan Stanley Smith Barney LLC	Vantiv Inc	39,926	47,827
*	Morgan Stanley Smith Barney LLC	Verint Sys Inc	12,080	11,656
*	Morgan Stanley Smith Barney LLC	Verisk Analytics Inc Cl A	46,738	49,447
*	Morgan Stanley Smith Barney LLC	Verizon Communications	54,972	54,499
*	Morgan Stanley Smith Barney LLC	Vertex Pharmaceuticals Inc	11,861	11,999
*	Morgan Stanley Smith Barney LLC	Visa Inc-Class A	177,411	246,468

OTTERBEIN HOMES RETIREMENT PLAN
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SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
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(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney LLC	Wabtec Corp	\$ 9,866	\$ 28,326
*	Morgan Stanley Smith Barney LLC	Walgreen Co	64,785	74,295
*	Morgan Stanley Smith Barney LLC	Wells Fargo & Co New	46,712	55,094
*	Morgan Stanley Smith Barney LLC	Whirlpool Corp	47,165	61,997
*	Morgan Stanley Smith Barney LLC	Whiting Petroleum Corp	15,391	10,494
*	Morgan Stanley Smith Barney LLC	Whole Foods Mkt Inc	26,592	28,487
*	Morgan Stanley Smith Barney LLC	Williams-Sonoma Inc	15,864	25,580
*	Morgan Stanley Smith Barney LLC	Workday Inc - Class A	31,289	30,196
*	Morgan Stanley Smith Barney LLC	WPX Energy Inc	47,292	25,935
*	Morgan Stanley Smith Barney LLC	Wyndham Worl-W/I	11,045	22,212
*	Morgan Stanley Smith Barney LLC	Xylem Inc.	38,181	42,220
*	Morgan Stanley Smith Barney LLC	Yelp Inc	14,009	11,712
*	Morgan Stanley Smith Barney LLC	Zoetis Inc	20,047	26,894
*	Morgan Stanley Smith Barney LLC	Zulily Inc- Cl A	10,125	6,950
*	Morgan Stanley Smith Barney LLC	AAC Technologies H - Unspn ADR	14,115	16,074
*	Morgan Stanley Smith Barney LLC	Accenture Plc Cl A	56,357	62,338
*	Morgan Stanley Smith Barney LLC	Ace Limited	24,502	45,378
*	Morgan Stanley Smith Barney LLC	Actavis PLC (Ireland)	60,202	57,660
*	Morgan Stanley Smith Barney LLC	Advanced Semiconductor E-Adr	21,088	20,689
*	Morgan Stanley Smith Barney LLC	Agricultural Bank ADR	9,227	10,097
*	Morgan Stanley Smith Barney LLC	AIA Group Ltd-Sp ADR	103,954	134,989
*	Morgan Stanley Smith Barney LLC	Akbank T.A.S-Adr	17,120	18,959
*	Morgan Stanley Smith Barney LLC	Akzo Nobel Nv Adr	156,754	156,913
*	Morgan Stanley Smith Barney LLC	Alibaba Group Holding ADR	38,202	42,615
*	Morgan Stanley Smith Barney LLC	Allianz SE Spons Adr	102,387	119,017
*	Morgan Stanley Smith Barney LLC	Ambev SA ADR (Brazil)	43,358	27,138
*	Morgan Stanley Smith Barney LLC	Anheuser-Busch Inbev Spons Adr	81,537	92,327
*	Morgan Stanley Smith Barney LLC	Anhui Conch CXement-H-Uns ADR	16,965	16,258
*	Morgan Stanley Smith Barney LLC	Arm Holdings Plc-Sponsored Adr	91,934	114,361
*	Morgan Stanley Smith Barney LLC	Assured Guaranty Ltd	34,745	40,622
*	Morgan Stanley Smith Barney LLC	Astra International ADR (Indonesia)	20,427	19,436
*	Morgan Stanley Smith Barney LLC	Atlas Copco Ab Spons Adr	45,542	63,749
*	Morgan Stanley Smith Barney LLC	Autoliv Inc	15,777	28,652
*	Morgan Stanley Smith Barney LLC	Aviva Plc Spons Adr	97,023	84,558
*	Morgan Stanley Smith Barney LLC	Axa Adr	47,773	45,525
*	Morgan Stanley Smith Barney LLC	Baidu Inc Spons Adr	108,516	155,020
*	Morgan Stanley Smith Barney LLC	Balfour Beatty Plc-Spon ADR	27,585	22,683
*	Morgan Stanley Smith Barney LLC	Banco Bilbao Vizcaya Argentaria S A	65,860	56,368
*	Morgan Stanley Smith Barney LLC	Banco Do Brasil Spons Adr	29,371	26,737
*	Morgan Stanley Smith Barney LLC	Banco Macro Sa-Adr	6,095	14,912
*	Morgan Stanley Smith Barney LLC	Bancolumbia Adr	16,818	17,045
*	Morgan Stanley Smith Barney LLC	Bank Rakyat Indonesia ADR	12,251	15,276
*	Morgan Stanley Smith Barney LLC	Barclays Plc Adr	98,927	102,278
*	Morgan Stanley Smith Barney LLC	Bayer A Gadrmodel	52,310	70,556
*	Morgan Stanley Smith Barney LLC	Bayerische Motoren Werke Unspn Adr	84,051	85,815

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(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney LLC	BB Seguridade Parti ADR (Brazil)	\$ 21,166	\$ 21,429
*	Morgan Stanley Smith Barney LLC	Bg Group Plc-Spon Adr	169,077	131,639
*	Morgan Stanley Smith Barney LLC	Bidvest Group LTD-SPONS ADR	10,297	11,873
*	Morgan Stanley Smith Barney LLC	Bnp Paribas Adr	108,569	96,713
*	Morgan Stanley Smith Barney LLC	Bradesco-Adr	10,853	13,450
*	Morgan Stanley Smith Barney LLC	British Amern Tob Plc Spns Adr	135,704	125,826
*	Morgan Stanley Smith Barney LLC	Bunge Limited	63,973	78,455
*	Morgan Stanley Smith Barney LLC	Canadian National Railway Co	61,179	93,097
*	Morgan Stanley Smith Barney LLC	Carnival Plc Spons Adr	70,204	84,131
*	Morgan Stanley Smith Barney LLC	China Constr Bk Corp Unspns Adr	32,288	37,177
*	Morgan Stanley Smith Barney LLC	China Merchants Bank ADR	5,341	7,641
*	Morgan Stanley Smith Barney LLC	China Mobile Limited Spons Adr	107,310	109,523
*	Morgan Stanley Smith Barney LLC	China National Materials ADR	7,317	11,219
*	Morgan Stanley Smith Barney LLC	China Oilfield Services ADR (China)	12,914	8,817
*	Morgan Stanley Smith Barney LLC	China Shenhua-Unspon Adr	15,034	15,614
*	Morgan Stanley Smith Barney LLC	China State Construction International Hldgs	27,597	21,927
*	Morgan Stanley Smith Barney LLC	Cielo SA-Sponsored ADR	15,998	20,567
*	Morgan Stanley Smith Barney LLC	Clariant AG ADR (Switzerland)	42,440	39,459
*	Morgan Stanley Smith Barney LLC	Clicks Group Ltd ADR (South Africa)	13,750	17,994
*	Morgan Stanley Smith Barney LLC	Cnooc Ltd-Adr	86,580	68,804
*	Morgan Stanley Smith Barney LLC	Commercial Intl Bk Adr	7,906	16,807
*	Morgan Stanley Smith Barney LLC	Companhia Energetica De Minas Gerais	17,585	15,829
*	Morgan Stanley Smith Barney LLC	Constellium NV CI A (Netherlands)	7,337	4,568
*	Morgan Stanley Smith Barney LLC	Core Labs N V	14,122	10,349
*	Morgan Stanley Smith Barney LLC	Credicorp Limited	17,890	21,304
*	Morgan Stanley Smith Barney LLC	Credit Suisse Group-Spon Adr	53,948	47,652
*	Morgan Stanley Smith Barney LLC	CSL Ltd (Australia)	53,506	80,936
*	Morgan Stanley Smith Barney LLC	Daimler AG-SPN ADR	57,727	55,666
*	Morgan Stanley Smith Barney LLC	Dassault Sys S A Spons Adr	93,077	129,651
*	Morgan Stanley Smith Barney LLC	Dbs Group Hldgs Ltd Sponsd Adr	53,995	66,288
*	Morgan Stanley Smith Barney LLC	Domtar Corporation	35,409	40,140
*	Morgan Stanley Smith Barney LLC	East Japan Railway Co-Adr	65,760	65,692
*	Morgan Stanley Smith Barney LLC	Ensco PLC-CL A	88,731	52,263
*	Morgan Stanley Smith Barney LLC	Estacio Participaco-Spon ADR	13,986	15,323
*	Morgan Stanley Smith Barney LLC	Eurocash ADR (Poland)	14,359	11,287
*	Morgan Stanley Smith Barney LLC	Exxaro Resources Ltd-SP ADR	18,660	12,328
*	Morgan Stanley Smith Barney LLC	Fanuc Ltd Unspns Adr	90,374	113,675
*	Morgan Stanley Smith Barney LLC	Ford Otomotiv Sanayi ADR (Turkey)	12,796	12,949
*	Morgan Stanley Smith Barney LLC	Fresenius Medical Care Ag And Co Adr	55,024	58,978
*	Morgan Stanley Smith Barney LLC	Fuchs Petrolub ADR (Germany)	50,386	42,555
*	Morgan Stanley Smith Barney LLC	Gazprom Spon Adr	26,945	13,900
*	Morgan Stanley Smith Barney LLC	Gdf Suez Spons Adr	73,391	64,938
*	Morgan Stanley Smith Barney LLC	Gerdau Sa Spons Adr	28,124	17,786
*	Morgan Stanley Smith Barney LLC	Givaudan Sa Unspns Adr	67,278	73,261
*	Morgan Stanley Smith Barney LLC	Glaxo Smithkline Sponsored Adr	86,326	81,505

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(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney LLC	Grupo Financiero Banorte- Spon ADR	\$ 18,309	\$ 15,563
*	Morgan Stanley Smith Barney LLC	Hdfc Bk Ltd Spons Adr	9,272	14,971
*	Morgan Stanley Smith Barney LLC	Hitachi Ltd Adr	77,895	85,867
*	Morgan Stanley Smith Barney LLC	Hong Kong Exchanges Unspns Adr	43,842	60,533
*	Morgan Stanley Smith Barney LLC	Hsbc Hldgs Plc Sponsored Adr New	96,628	91,437
*	Morgan Stanley Smith Barney LLC	Icici Bk Ltd Spons Adr	74,473	123,585
*	Morgan Stanley Smith Barney LLC	Icon PLC (Ireland)	11,662	13,206
*	Morgan Stanley Smith Barney LLC	Imperial Holdings Spons Adr	19,464	15,320
*	Morgan Stanley Smith Barney LLC	Imperial Oil Ltd	122,156	117,257
*	Morgan Stanley Smith Barney LLC	Int'l Consolidated A-Spons ADR	75,651	99,937
*	Morgan Stanley Smith Barney LLC	Itau Unibanco Holding Spons Adr	67,927	70,449
*	Morgan Stanley Smith Barney LLC	Jazz Pharmaceuticals PLC (Ireland)	11,972	17,355
*	Morgan Stanley Smith Barney LLC	JGC Corp Unspns ADR (Japan)	161,066	104,340
*	Morgan Stanley Smith Barney LLC	Kb Financial Group Inc Spons Adr	24,932	22,997
*	Morgan Stanley Smith Barney LLC	KBC Groep NV ADR (Netherlands)	52,794	52,267
*	Morgan Stanley Smith Barney LLC	Kddi Corp Unspns Adr	123,184	136,711
*	Morgan Stanley Smith Barney LLC	Kimberly-Clark De Mexico S.A.B Adr	14,347	14,728
*	Morgan Stanley Smith Barney LLC	Kingfisher Plc Spon Adr	64,776	70,667
*	Morgan Stanley Smith Barney LLC	Koc Holding As Unspns Adr	19,379	29,332
*	Morgan Stanley Smith Barney LLC	Komatsu Ltd	57,070	55,943
*	Morgan Stanley Smith Barney LLC	L Air Liquide Adr	96,466	116,489
*	Morgan Stanley Smith Barney LLC	L'oreal Co Adr	78,929	98,203
*	Morgan Stanley Smith Barney LLC	Liberty Global PLC-Series C	45,889	54,494
*	Morgan Stanley Smith Barney LLC	Linde Agspons Adr	142,757	136,584
*	Morgan Stanley Smith Barney LLC	Lloyds Banking Group Plc-Spons Adr	86,040	78,880
*	Morgan Stanley Smith Barney LLC	Localiza Rent A Car ADR	48,941	48,832
*	Morgan Stanley Smith Barney LLC	Lvmh Moet Hennessy Louis - Adr	36,395	42,344
*	Morgan Stanley Smith Barney LLC	Mitsubishi Estate-Unspns Adr	52,596	41,606
*	Morgan Stanley Smith Barney LLC	Mobile Telesystems-Sp Adr	27,322	11,151
*	Morgan Stanley Smith Barney LLC	Monotaro Co Ltd - Unsp ADR	17,130	15,128
*	Morgan Stanley Smith Barney LLC	Mtn Group Ltd-Spons Adr	69,752	70,373
*	Morgan Stanley Smith Barney LLC	Nedbank Group Ltd-Spons Adr	13,581	16,013
*	Morgan Stanley Smith Barney LLC	Nestle Sa Spons Adr For Reg	115,140	145,070
*	Morgan Stanley Smith Barney LLC	Netease Com Inc Spons Adr	23,080	36,682
*	Morgan Stanley Smith Barney LLC	New Oriental Education-Spons Adr	7,036	5,429
*	Morgan Stanley Smith Barney LLC	Nielsen Holdings N.V.	77,967	78,725
*	Morgan Stanley Smith Barney LLC	Nikon Corp PLC ADR (Japan)	83,163	75,601
*	Morgan Stanley Smith Barney LLC	Novartis Ag Sponsored Adr	156,004	195,049
*	Morgan Stanley Smith Barney LLC	Novo-Nordisk A S Spons Adr	80,179	83,624
*	Morgan Stanley Smith Barney LLC	Oil Co Lukoil Spons Adr	14,619	9,234
*	Morgan Stanley Smith Barney LLC	Oriflame Cosmetics	20,973	7,976
*	Morgan Stanley Smith Barney LLC	Perusahaan Perseroan Persero Adr	18,510	23,203
*	Morgan Stanley Smith Barney LLC	Petroleo Brasileiro Sa Petrobras	22,396	14,592
*	Morgan Stanley Smith Barney LLC	Philippine Long Distance	20,657	22,721
*	Morgan Stanley Smith Barney LLC	Ping An Ins Group Co. China Ltd.	12,568	15,912

OTTERBEIN HOMES RETIREMENT PLAN
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(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney LLC	Piraeus Bank ADR (Greece)	\$ 12,570	\$ 6,376
*	Morgan Stanley Smith Barney LLC	PostNL	36,020	26,075
*	Morgan Stanley Smith Barney LLC	PPC Ltd- Unspn ADR	14,087	10,483
*	Morgan Stanley Smith Barney LLC	Pt Bank Mandiri Unspn ADR	19,575	23,795
*	Morgan Stanley Smith Barney LLC	Pt Utd Tractors Unspn ADR	17,464	11,852
*	Morgan Stanley Smith Barney LLC	PTT Exploration & PR-SP ADR	6,295	3,990
*	Morgan Stanley Smith Barney LLC	Reed Elsevier Spons ADR	129,505	149,828
*	Morgan Stanley Smith Barney LLC	Rexam PLC - Sponsored ADR	51,265	44,401
*	Morgan Stanley Smith Barney LLC	Rio Tinto Plc Spnsd ADR	67,935	60,799
*	Morgan Stanley Smith Barney LLC	Roche Hldg Ltd Spons ADR	199,354	219,507
*	Morgan Stanley Smith Barney LLC	Royal Dutch-ADR A	28,139	23,834
*	Morgan Stanley Smith Barney LLC	Ryanair Hldgs Plc Spons-ADR	23,419	31,216
*	Morgan Stanley Smith Barney LLC	Sands China Ltd	98,715	62,281
*	Morgan Stanley Smith Barney LLC	Sanlam Ltd Spons ADR	13,067	17,789
*	Morgan Stanley Smith Barney LLC	Sanofi-Aventis ADR	133,026	112,885
*	Morgan Stanley Smith Barney LLC	Sap Aktiengesellschaft Spns ADR	171,170	160,195
*	Morgan Stanley Smith Barney LLC	Sasol Ltd-Sponsored ADR	30,862	25,668
*	Morgan Stanley Smith Barney LLC	Sberbank-Sponsor ADR	53,859	18,417
*	Morgan Stanley Smith Barney LLC	Scheider Elect SA-Unsp ADR France	169,434	162,965
*	Morgan Stanley Smith Barney LLC	Schlumberger Ltd	163,067	155,873
*	Morgan Stanley Smith Barney LLC	Semen Gesik ADR	18,193	18,810
*	Morgan Stanley Smith Barney LLC	Shin Etsu Chemical Co Unspn ADR	69,004	72,086
*	Morgan Stanley Smith Barney LLC	Shinhan Financial Group ADR	21,361	23,184
*	Morgan Stanley Smith Barney LLC	Shire Plc Spons ADR	37,447	43,783
*	Morgan Stanley Smith Barney LLC	Shoprite Holdings Spn ADR	13,545	13,147
*	Morgan Stanley Smith Barney LLC	Signet Jewelers Ltd	13,217	39,603
*	Morgan Stanley Smith Barney LLC	Sk Telecom Ltd	123,445	114,063
*	Morgan Stanley Smith Barney LLC	Sonova Holding-Unspn ADR	37,779	47,841
*	Morgan Stanley Smith Barney LLC	Sony Corp ADR	35,099	41,656
*	Morgan Stanley Smith Barney LLC	SSE PLC ADR (Britain)	36,352	36,799
*	Morgan Stanley Smith Barney LLC	Standard Bank Group ADR (South Africa)	25,411	27,843
*	Morgan Stanley Smith Barney LLC	Sumitomo Mitsui-Spons ADR	74,469	66,532
*	Morgan Stanley Smith Barney LLC	Svenska Handelsb-A-Unsp ADR	36,903	41,562
*	Morgan Stanley Smith Barney LLC	Swatch Group AG/THE - UNSP ADR	43,840	39,205
*	Morgan Stanley Smith Barney LLC	Symrise Ag-Unspn ADR	42,197	47,027
*	Morgan Stanley Smith Barney LLC	Sysmex Corp ADR (Japan)	62,685	113,177
*	Morgan Stanley Smith Barney LLC	Taiwan Semiconductor Spons ADR	189,230	251,954
*	Morgan Stanley Smith Barney LLC	Taro Pharmaceutical Industries Ltd (Israel)	27,094	27,860
*	Morgan Stanley Smith Barney LLC	Tata Motors Ltd-ADR	14,254	19,660
*	Morgan Stanley Smith Barney LLC	TAV Havalimanlari Hld-Un ADR	21,296	22,877
*	Morgan Stanley Smith Barney LLC	Technip ADR	131,877	87,584
*	Morgan Stanley Smith Barney LLC	Techtronic Industries Company LTD.	13,175	16,280
*	Morgan Stanley Smith Barney LLC	Tiger Brands Ltd Spons ADR	10,475	11,931
*	Morgan Stanley Smith Barney LLC	TMK OAO - ADR	22,754	4,865
*	Morgan Stanley Smith Barney LLC	Total S.A. Spon ADR	98,303	79,872

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SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2014

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney LLC	Toyota Mtr Corp Sponsd Adr	\$ 88,821	\$ 91,977
*	Morgan Stanley Smith Barney LLC	Turkcell Iletisim Hizmetleri Spon Adr	16,223	19,611
*	Morgan Stanley Smith Barney LLC	Turkiye Garanti Bankasi Spons Adr	61,742	63,142
*	Morgan Stanley Smith Barney LLC	Unicharm Corp - Spn ADR	75,403	113,522
*	Morgan Stanley Smith Barney LLC	Unilever N V -Ny Shares	46,178	43,647
*	Morgan Stanley Smith Barney LLC	Unilever Plc	33,865	40,237
*	Morgan Stanley Smith Barney LLC	Vale S.A. Adr	19,658	11,943
*	Morgan Stanley Smith Barney LLC	Vale S.A. Adr	14,075	7,616
*	Morgan Stanley Smith Barney LLC	Vodacom Group Ltd ADR (South Africa)	12,380	11,312
*	Morgan Stanley Smith Barney LLC	Vodafone Group Plc-Sp ADR	65,050	66,358
*	Morgan Stanley Smith Barney LLC	Weichai Power Co ADR (China)	16,945	17,761
*	Morgan Stanley Smith Barney LLC	Willis Group Holdings Plc	36,812	48,843
*	Morgan Stanley Smith Barney LLC	Woolworths Holdings Ltd	14,441	15,928
*	Morgan Stanley Smith Barney LLC	WPP plc-Sponsored ADR	90,745	125,857
*	Morgan Stanley Smith Barney LLC	Wuxi Pharmatech Spons Adr	13,541	14,781
*	Morgan Stanley Smith Barney LLC	Wynn Macau LTD-Unspon ADR	17,602	14,708
*	Morgan Stanley Smith Barney LLC	Xinyi Glass Holdings ADR (Cayman Islands)	15,462	11,768
*	Morgan Stanley Smith Barney LLC	XL Group PLC (Ireland)	13,450	21,138
*	Morgan Stanley Smith Barney LLC	Yandex NV	27,237	15,176
*	Morgan Stanley Smith Barney LLC	YPF S.A. -Sponsored ADR	19,258	19,800
*	Morgan Stanley Smith Barney LLC	YY Inc ADR (Cayman Islands)	14,653	14,151
*	Morgan Stanley Smith Barney LLC	Zurich Insurance Group ADR (Switzerland)	81,344	92,288
*	Morgan Stanley Smith Barney LLC	American Tower REIT Inc	46,664	54,763
*	Morgan Stanley Smith Barney LLC	Omega Healthcare Invs Inc	29,341	32,155
*	Morgan Stanley Smith Barney LLC	Redwood Tr Inc	37,062	44,187
		Total Common Equity Securities	20,116,865	22,597,502
		<u>Exchange-Traded Funds</u>		
*	Morgan Stanley Smith Barney LLC	Vanguard Short Term Bond ETF	2,798,725	2,785,458
		<u>Other</u>		
*	Morgan Stanley Smith Barney LLC	Magnum Hunter Resources	-	236
		Total	\$ 30,201,699	\$ 32,476,411

*Indicates Party-in-interest

Attachments to the 2014 Form 5500
Schedule SB, line 32 - Schedule of Amortization Bases

Otterbein Homes Retirement Plan

EIN: 31-0549058 PN: 001

Schedule of Amortization Bases

<u>Date Established</u>	<u>Type of Base</u>	<u>Present Value of Remaining Installments</u>	<u>Remaining Period</u>	<u>Amortization Installment</u>
1/1/2009	Shortfall	140,400	2	71,909
1/1/2010	Shortfall	1,237,244	3	432,652
1/1/2011	Shortfall	2,170,791	4	582,957
1/1/2012	Shortfall	(2,787,632)	5	(613,101)
1/1/2013	Shortfall	2,338,044	6	442,572
1/1/2014	Shortfall	(1,180,922)	7	(197,637)
Total		1,917,925		719,352