

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>THE WESTERN & SOUTHERN AFFILIATED COMPANIES RETIREMENT PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>006</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1992</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>006</u>	1c Effective date of plan <u>01/01/1992</u>	
1b Three-digit plan number (PN) ▶	<u>006</u>				
1c Effective date of plan <u>01/01/1992</u>					
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>THE WESTERN & SOUTHERN LIFE INSURANCE COMPANY</u> <u>400 BROADWAY</u> <u>CINCINNATI, OH 45202</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>31-0487145</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>513-629-1800</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>524140</u></td> </tr> <tr> <td style="height: 40px;"></td> </tr> </table>	2b Employer Identification Number (EIN) <u>31-0487145</u>	2c Plan Sponsor's telephone number <u>513-629-1800</u>	2d Business code (see instructions) <u>524140</u>	
2b Employer Identification Number (EIN) <u>31-0487145</u>					
2c Plan Sponsor's telephone number <u>513-629-1800</u>					
2d Business code (see instructions) <u>524140</u>					

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	11/02/2015	STEPHEN G. HUSSEY
	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	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:		4b EIN	
a Sponsor's name		4c PN	
5 Total number of participants at the beginning of the plan year		5	460
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)	279
a(2) Total number of active participants at the end of the plan year		6a(2)	252
b Retired or separated participants receiving benefits		6b	13
c Other retired or separated participants entitled to future benefits.....		6c	164
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	429
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	429
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	429
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 3H			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply)		9b Plan benefit arrangement (check all that apply)	
(1) ☐ Insurance		(1) ☐ Insurance	
(2) ☐ Code section 412(e)(3) insurance contracts		(2) ☐ Code section 412(e)(3) insurance contracts	
(3) ☒ Trust		(3) ☒ Trust	
(4) ☐ General assets of the sponsor		(4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules		b General Schedules	
(1) ☒ R (Retirement Plan Information)		(1) ☒ H (Financial Information)	
(2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary		(2) ☐ I (Financial Information – Small Plan)	
(3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		(3) ☐ 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 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 <u>THE WESTERN & SOUTHERN AFFILIATED COMPANIES RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶ <u>006</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>THE WESTERN & SOUTHERN LIFE INSURANCE COMPANY</u>	D Employer Identification Number (EIN) <u>31-0487145</u>

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 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>THE WESTERN & SOUTHERN AFFILIATED COMPANIES RETIREMENT PLAN</u>		B Three-digit plan number (PN) ▶ <u>006</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>THE WESTERN & SOUTHERN LIFE INSURANCE COMPANY</u>		D Employer Identification Number (EIN) <u>31-0487145</u>

Part I	Asset and Liability Statement	
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 1
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions.....	1b(1)	
(2) Participant contributions.....	1b(2)	
(3) Other.....	1b(3)	26055 24470
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	531163 1143928
(2) U.S. Government securities	1c(2)	2198962 2833937
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	1465174 1310040
(B) All other	1c(3)(B)	
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	
(B) Common.....	1c(4)(B)	3721995 2172177
(5) Partnership/joint venture interests	1c(5)	547418 354831
(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)	7133091 7789066
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	
(15) Other.....	1c(15)	

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	15623858	15628450

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	15623858	15628450
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	50	
(B) U.S. Government securities	2b(1)(B)	55994	
(C) Corporate debt instruments	2b(1)(C)	43103	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	22460	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		121607
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	42269	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	135604	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		177873
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	20365478	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	20347159	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		18319
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	157797	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		157797

		(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)		358777
c Other income	2c		71553
d Total income. Add all income amounts in column (b) and enter total	2d		905926

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	901334	
(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)		901334
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		0
j Total expenses. Add all expense amounts in column (b) and enter total	2j		901334

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		4592
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

☒ Yes ☐ No

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

(1) Name: ERNST & YOUNG

(2) EIN: 34-6565596

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
4c			
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		10000000
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.)		X	
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.
For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014		
A Name of plan THE WESTERN & SOUTHERN AFFILIATED COMPANIES RETIREMENT PLAN		B Three-digit plan number (PN) ▶ 006
C Plan sponsor's name as shown on line 2a of Form 5500 THE WESTERN & SOUTHERN LIFE INSURANCE COMPANY		D Employer Identification Number (EIN) 31-0487145
Part I Distributions		
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 20-3691658		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)		
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?..... ☐ Yes ☐ No ☐ N/A		
If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____		
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?..... ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?..... ☐ Yes ☐ No ☐ N/A		
Part III Amendments		
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.		
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No		
For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.		
Schedule R (Form 5500) 2014 v. 140124		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- a** Enter the percentage of plan assets held as:
 Stock: 0.0% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%
- b** Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more
- c** What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

Western & Southern Affiliated Companies
Retirement Plan

Financial Statements and Supplemental Schedules

December 31, 2014 and 2013, and Year Ended December 31, 2014

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Report of Independent Auditors

The Benefits Committee

The Western and Southern Life Insurance Company

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Western & Southern Affiliated Companies Retirement Plan, which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the certified investment information described in Note 2, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the entity that certified the investment information meet the requirements of 29 CFR 2520.103-8. The plan administrator has obtained certifications as of December 31, 2014 and 2013, and for the year ended December 31, 2014, stating that the investment information provided to the plan administrator is complete and accurate.

Disclaimer of Opinion on Financial Statements

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

Disclaimer of Opinion on Supplemental Schedule

The accompanying supplemental schedule of assets (held at end of year) as of December 31, 2014, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedule referred to above.

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

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

Ernst & Young LLP

October 13, 2015

Western & Southern Affiliated Companies
Retirement Plan

Statements of Net Assets Available for Benefits

	December 31	
	2014	2013
Assets		
Investments, at fair value	<u>\$ 15,603,979</u>	<u>\$ 15,597,803</u>
Total investments	15,603,979	15,597,803
Receivables:		
Interest income	<u>24,470</u>	<u>26,055</u>
Total receivables	24,470	26,055
Net assets available for benefits	<u><u>\$ 15,628,449</u></u>	<u><u>\$ 15,623,858</u></u>

See accompanying notes.

Western & Southern Affiliated Companies
Retirement Plan

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2014

Additions

Interest income	\$ 121,606
Dividends	177,873
Net realized and unrealized appreciation in fair value of investments	534,894
Net transfers/other additions	71,552
Total additions	<u>905,925</u>

Deductions

Participants' benefits	<u>901,334</u>
Total deductions	<u>901,334</u>

Net increase in net assets available for benefits	4,591
Net assets available for benefits, beginning of year	<u>15,623,858</u>
Net assets available for benefits, end of year	<u><u>\$ 15,628,449</u></u>

See accompanying notes.

Western & Southern Affiliated Companies Retirement Plan

Notes to Financial Statements

1. Description of the Plan

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

Contributions

Prior to September 22, 2010, each Participating Company contributed to the Plan based on a percentage of eligible employees' compensation. The contribution percentages were determined by resolution of the Board of Directors of the Participating Companies. Subsequent to September 22, 2010, all employer contributions are discretionary. Forfeiture balances of terminated participants' nonvested accounts are used to offset employer discretionary contributions in accordance with plan provisions. There were no contributions or forfeitures for 2014 or 2013.

Priority of Distributions Upon Termination

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

Western & Southern Affiliated Companies Retirement Plan

Notes to Financial Statements (continued)

1. Description of the Plan (continued)

Vesting Provisions

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

2. Summary of Significant Accounting Policies

Basis of Presentation

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

Investments

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

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

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

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

- Inputs that are derived principally from or corroborated by observable market data by correlation or other means

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

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

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

The following is a description of the valuation techniques and inputs used for each major class of the Plan's assets measured at fair value. There have been no changes in the methodologies used in 2014 and 2013:

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

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

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

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

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

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

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

Assets measured at fair value on a recurring basis at December 31, 2014, are outlined below:

		Fair Value Hierarchy Level			
	Total	Level 1	Level 2	Level 3	
Assets:					
U.S. government securities	\$ 2,833,937	\$ 2,833,937	\$ —	\$ —	
Corporate debt securities	1,310,040	—	1,310,040	—	
Common stock:					
Focused equity strategy	2,172,177	2,172,177	—	—	
Total common stock	2,172,177	2,172,177	—	—	
Mutual funds:					
International stock fund	1,417,332	1,417,332	—	—	
Large cap growth stock fund	2,165,567	2,165,567	—	—	
Small cap growth stock fund	2,037,720	2,037,720	—	—	
Large cap core stock fund	2,168,447	2,168,447	—	—	
Total mutual funds	7,789,066	7,789,066	—	—	
Money market fund	1,143,928	1,143,928	—	—	
Partnerships/joint venture ^(a)	354,831	—	354,831	—	
Total assets	\$ 15,603,979	\$ 13,939,108	\$ 1,664,871	\$ —	

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

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

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

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

Net Realized and Unrealized Appreciation (Depreciation) on Investments

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

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

2. Summary of Significant Accounting Policies (continued)

Administrative Expenses

All administrative expenses of the Plan are paid by the Sponsor, and are excluded from the financial statements of the Plan.

Payment of Benefits

Benefits are recorded when paid.

Use of Estimates

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

Subsequent Events

Management has evaluated subsequent events through October 13, 2015, the date the financial statements were available to be issued.

3. Income Tax Status

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

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

3. Income Tax Status (continued)

Accounting principles generally accepted in the United States require plan management to evaluate uncertain tax positions taken by the Plan. The financial statement effects of a tax position are recognized when the position is more likely than not, based on the technical merits, to be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2014, there are no uncertain positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The plan administrator believes the Plan is no longer subject to income tax examinations for years prior to 2011.

4. Investments

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

	December 31	
	2014	2013
SPDR Trust Series 1	\$ 2,168,447	\$ 2,031,590
ISHARES DJ US RUSSELL 1000 Growth Fund	2,165,567	2,312,055
Fidelity US Treas Money MKT	1,143,928	(a)
ISHARES DJ US RUSSELL 2000 Growth	1,022,146	(a)
ISHARES DJ US RUSSELL 2000	1,015,574	(a)
ISHARES DJ US MSCI EAFE	(a)	1,152,942

^(a)Investment is less than 5%

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

4. Investments (continued)

	December 31	
	2014	2013
Investments at fair value:		
U.S. government securities	\$ 2,833,937	\$ 2,198,962
Corporate debt securities	1,310,040	1,465,174
Common stocks	2,172,177	3,721,995
Mutual funds	7,789,066	7,133,091
Money market funds	1,143,928	531,163
Partnerships/joint ventures	354,831	547,418
Total	<u>\$ 15,603,979</u>	<u>\$ 15,597,803</u>

During 2014, the Plan's investments, including investments bought, sold, and held during the year, appreciated (depreciated) in fair value as follows:

	Net Realized and Unrealized Appreciation (Depreciation) in Fair Value of Investments
U.S. government securities	\$ 15,201
Corporate debt securities	38,135
Common stocks	118,710
Mutual funds	360,763
Partnerships/joint ventures	2,085
Total	<u>\$ 534,894</u>

All investment information included in the accompanying financial statements and supplemental schedules, including investments held and interest income receivable at December 31, 2014 and 2013, and the net realized and unrealized appreciation in the fair value of investments and interest income and dividends for the year ended December 31, 2014, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by Fifth Third Bank, the custodian.

Western & Southern Affiliated Companies
Retirement Plan

Notes to Financial Statements (continued)

5. Risks and Uncertainties

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

Supplemental Schedules

EIN #31-0487145 Plan #006

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

December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
U.S. government securities				
FGLMC # A95946 01/01/41 4.000	1/1/2041	4.00 %	18,813	\$ 19,335 \$ 20,075
FGLMC # B11645 01/01/19 5.500	1/1/2019	5.50	3,670	3,702 3,913
FGLMC # G06031 03/01/40 5.500	3/1/2040	5.50	9,463	10,281 10,571
FN AB5910 08/01/32 3.000	8/1/2032	3.00	84,054	83,507 86,866
FN AL0054 02/01/41 4.500	2/1/2041	4.50	21,494	22,778 23,355
FN AL3318 03/01/43 3.500	3/1/2043	3.50	43,094	44,157 45,118
FN MA1175 09/01/42 3.000	9/1/2042	3.00	39,852	38,689 40,371
FN MA1543 08/01/33 3.500	8/1/2033	3.50	75,578	77,281 79,717
FNMA # AU3789 POOL # AU3789 08/01/28 2.500	8/1/2028	2.50	35,443	35,359 36,146
FNMA # 535751 12/01/30 7.500	12/1/2030	7.50	525	536 625
FNMA # 697068 05/01/18 4.500	5/1/2018	4.50	4,418	4,456 4,641
FNMA # 899079 03/01/37 5.000	3/1/2037	5.00	10,879	11,658 12,010
FNMA # 931995 09/01/39 5.000	9/1/2039	5.00	40,846	42,822 45,490
FNMA # 961812 02/01/38 5.000	2/1/2038	5.00	40,785	42,848 45,841
FNMA # 974403 04/01/23 4.500	4/1/2023	4.50	10,177	10,341 10,936
FNMA # 995220 11/01/23 6.000	11/1/2023	6.00	12,696	13,142 13,880
FNMA # AD3795 04/01/40 4.500	4/1/2040	4.50	15,334	16,114 16,657
FNMA # AD4038 04/01/40 4.500	4/1/2040	4.50	56,724	57,824 62,007
FNMA # AE0831 09/01/39 6.000	9/1/2039	6.00	5,172	5,694 5,868
FNMA # AE2498 09/01/40 4.500	9/1/2040	4.50	69,155	70,456 76,181

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

December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
U.S. government securities (continued)				
FNMA # AI0805 07/01/41 4.500	7/1/2041	4.50 %	20,510	\$ 21,560 \$ 22,283
FNMA # MA0471 07/01/40 5.500	7/1/2040	5.50	61,035	65,164 68,342
FNMA # MA0519 09/01/40 5.500	9/1/2040	5.50	48,906	52,216 55,792
FNMA # MA0885 10/01/31 3.500	10/1/2031	3.50	29,397	29,877 31,015
FNMA #357711 02/01/20 4.500	2/1/2020	4.50	2,588	2,581 2,737
FNMA AI2999 06/01/26 3.500	6/1/2026	3.50	19,694	20,661 20,826
FNMA AI6697 09/01/26 3.000	9/1/2026	3.00	12,959	13,464 13,496
FNMA AJ5457 11/01/41 4.000	11/1/2041	4.00	37,537	39,539 40,257
G2 # 8580 01/20/25 2.000	1/20/2025	2.00	620	630 643
G2 MA1157 07/20/43 3.500	7/20/2043	3.50	43,882	44,636 46,105
G2SF 4853 11/20/40 4.000	11/20/2040	4.00	26,900	28,137 28,934
G2SF 4883 12/20/40 4.500	12/20/2040	4.50	29,918	31,940 32,857
G2SF 5305 02/20/42 4.000	2/20/2042	4.00	25,885	27,993 27,775
GN AD1745 02/20/43 3.000	2/20/2043	3.00	44,413	43,473 45,588
GNMA - CMO 2003-11 GJ 10/17/29 4.000	10/17/2029	4.00	832	831 879
GNMA 748495 08/15/40 4.000	8/15/2040	4.00	21,717	23,493 23,328
U S TREASURY 01/15/24 0.625	1/15/2024	0.63	235,000	243,986 240,589
U S TREASURY 02/15/44 1.375	2/15/2044	1.38	110,000	125,621 127,263
U S TREASURY 09/30/19 1.750	9/30/2019	1.75	60,000	60,057 60,338

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

December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
U.S. government securities (continued)				
U S TREASURY 10/31/19 1.500	10/31/2019	1.50 %	215,000	\$ 213,887
U S TREASURY 11/15/24 2.250	11/15/2024	2.25	400,000	\$ 397,366
U S TREASURY 11/30/16 0.500	11/30/2016	0.50	690,000	688,039
Total U.S. government securities				<u>2,786,131</u>
				<u>2,833,937</u>
Corporate debt securities				
Air Lease Corp 04/01/17 5.625	4/1/2017	5.63 %	20,000	\$ 20,934
Apple Inc 05/03/23 2.400	5/3/2023	2.40	25,000	\$ 24,971
Autonation, Inc 02/01/20 5.500	2/1/2020	5.50	15,000	16,428
BACM 2006-2 A3 05/10/45 5.700	5/10/2045	5.70	9,692	9,683
BACM 2006-6 A3 10/10/45 5.369	10/10/2045	5.37	50,000	50,584
BACM 2007-2 AAB 04/10/49 5.562	4/10/2049	5.56	16,786	16,997
Bank of America Corp 05/13/21 5.000	5/13/2021	5.00	20,000	19,939
Barrick Gold Corp 04/01/22 3.850	4/1/2022	3.85	15,000	14,993
Boston Properties LP 02/01/23 3.850	2/1/2023	3.85	15,000	15,378
BP Capital Markets 09/26/23 3.994	9/26/2023	3.99	20,000	20,000
Bskyb Finance UK 10/15/15 5.625	10/15/2015	5.63	25,000	25,166
Burlington North Santa Fe 01/15/15 4.875	1/15/2015	4.88	20,000	19,990
Burlington North Santa Fe 05/01/40 5.750	5/1/2040	5.75	10,000	10,148
California St 04/01/16 5.950	4/1/2016	5.95	15,000	15,014
				21,550
				24,300
				16,451
				9,721
				50,732
				17,120
				22,317
				14,435
				15,571
				20,579
				25,942
				20,024
				12,338
				15,982

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

December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
Corporate debt securities (continued)				
Cargill Inc 03/01/17 1.900	3/1/2017	1.90 %	25,000	\$ 25,281 \$ 25,262
CBS 08/15/44 4.900	8/15/2044	4.90	25,000	24,910 25,387
Cenovus Energy Inc 11/15/39 6.750	11/15/2039	6.75	15,000	19,492 17,088
Citigroup 03/01/23 3.375	3/1/2023	3.38	30,000	29,940 30,268
Conocophill Co 11/15/24 3.350	11/15/2024	3.35	25,000	24,956 25,259
Continental Resources 04/01/21 7.125	4/1/2021	7.13	20,000	21,857 21,500
DCP Midstream LLC 03/15/20 5.350	3/15/2020	5.35	20,000	21,683 20,933
DirecTV Hlds/Fn 03/15/17 2.400	3/15/2017	2.40	15,000	14,993 15,284
Domtar Corp 06/01/17 10.750	6/1/2017	10.75	15,000	17,589 17,830
FedEx Corp 01/15/44 5.100	1/15/2044	5.10	20,000	20,506 23,093
Forest Laboratories Inc 12/15/21 5.000	12/15/2021	5.00	20,000	21,865 21,657
Gen Elec Cap Corp 10/17/21 4.650	10/17/2021	4.65	10,000	10,863 11,271
Glencore Funding LLC 01/15/19 2.500	1/15/2019	2.50	15,000	14,719 14,770
Goldman Sachs Group Inc 07/27/21 5.250	7/27/2021	5.25	20,000	22,058 22,573
Health Care Reit 04/15/20 6.125	4/15/2020	6.13	5,000	5,247 5,748
Home Depot 04/01/41 5.950	4/1/2041	5.95	15,000	14,931 19,591
Iberdrola Finance 07/15/36 6.750	7/15/2036	6.75	15,000	17,443 19,122
International Paper Co 06/15/18 7.950	6/15/2018	7.95	25,000	29,476 29,473
Jobsohio Beverage Sys 01/01/35 4.532	1/1/2035	4.53	25,000	25,000 26,827

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

December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
Corporate debt securities (continued)				
JP Morgan Chase & Co 05/15/38 6.400	5/15/2038	6.40 %	20,000	\$ 18,633 \$ 26,131
JP Morgan Chase & Co 09/23/22 3.250	9/23/2022	3.25	10,000	10,079 10,058
Kinder Morgan Partners 09/01/23 3.500	9/1/2023	3.50	20,000	19,316 18,987
Kraft Foods Group Inc-W/1 01/26/39 6.875	1/26/2039	6.88	15,000	19,901 19,826
Lyondellbasell Ind NV 11/15/21 6.000	11/15/2021	6.00	15,000	16,784 17,264
Meag Txb PLT 04/01/57 6.655	4/1/2057	6.66	25,000	25,115 32,953
Morgan Stanley 02/25/23 3.750	2/25/2023	3.75	20,000	19,938 20,516
News America Inc 03/01/19 6.900	3/1/2019	6.90	25,000	24,991 29,479
Ontario Province OF 06/29/22 2.450	6/29/2022	2.45	20,000	20,163 19,913
Orange SA 02/06/19 2.750	2/6/2019	2.75	20,000	19,986 20,371
Plains E&P Company 02/15/23 6.875	2/15/2023	6.88	16,000	17,540 17,800
PPL Energy Supply LLC 05/01/18 6.500	5/1/2018	6.50	20,000	20,548 21,005
Republic Services Inc 06/01/22 3.550	6/1/2022	3.55	10,000	10,425 10,266
Rogers Wireless Inc 03/15/15 7.500	3/15/2015	7.50	20,000	20,044 20,264
SBA Tower Trust 10/15/19 2.898	10/15/2019	2.90	25,000	25,000 25,066
Scripps Networks Interac 11/15/19 2.750	11/15/2019	2.75	20,000	19,938 20,084
Simon Property Group Inc 02/01/23 2.750	2/1/2023	2.75	25,000	24,199 24,478
Sirius XM Radio Inc 08/15/22 5.250	8/15/2022	5.25	20,000	21,467 21,000
Suncor Energy Inc 12/01/24 3.600	12/1/2024	3.60	20,000	19,869 19,796
TIAA 12/16/39 6.850	12/16/2039	6.85	15,000	14,981 20,487

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

December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
Corporate debt securities (continued)				
Time Warner Cable Inc 02/15/21 4.125	2/15/2021	4.13 %	15,000 \$	16,053 \$
United Technologies 07/15/38 6.125	7/15/2038	6.13	15,000	19,787
Ventas Realty LP/CAP CRP 09/26/16 1.550	9/26/2016	1.55	15,000	15,064
Verizon Communications 09/15/23 5.150	9/15/2023	5.15	60,000	66,254
Viacom 04/30/16 6.250	4/30/2016	6.25	20,000	21,370
Wal-Mart Stores 04/15/38 6.200	4/15/2038	6.20	15,000	20,090
Walgreens Boots Alliance 11/18/19 2.700	11/18/2019	2.70	15,000	15,076
WBCMT 2007-C34 APB 05/15/46 5.617	5/15/2046	5.62	14,383	14,530
Western Mass El Co 09/15/21 3.500	9/15/2021	3.50	25,000	26,074
Total corporate debt securities			1,247,288	1,310,040
Common stocks				
Abbott Laboratories		2,077 \$	72,707 \$	93,507
Agco Corp		1,192	62,549	53,878
Agrium Inc		523	45,663	49,539
Alliant Techsystems		455	32,372	52,894
Altera Corp		679	21,274	25,082
Amazon Com Inc		131	40,991	40,656
Apple Inc		631	52,042	69,650
Avnet Inc		1,460	51,605	62,809

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

December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
Common stocks (continued)				
Bank of America Corp			7,016 \$	92,314 \$
Bank of New York Mellon			3,094	74,804
Berry Plastics Group			1,673	39,072
Bio-Rad Laboratories Inc			446	52,306
Carnival Corp			1,460	46,850
Cisco Systems Inc			2,288	52,386
Devon Energy Corp			564	36,708
General Electric Co			2,366	59,917
Goldman Sachs Group Inc			576	77,616
Google Inc			75	23,044
Google Inc Class C			75	22,999
Halliburton Co			685	18,887
Helen of Troy LTD			526	21,934
II VI INC			2,259	35,371
Joy Global Inc			818	40,427
Kennametal Inc			965	35,242
Microsoft Corp			1,001	46,437
Mondelez International			2,840	75,894
National Oilwell Varco			715	49,937
Novartis Ag-Adr			604	54,361
				125,516
				125,524
				52,783
				53,770
				66,182
				63,652
				34,522
				59,789
				111,646
				39,800
				39,480
				26,941
				34,222
				30,835
				38,053
				34,537
				46,496
				103,177
				46,854
				55,967

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

December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
Common stocks (continued)				
Oracle Corp			1,111 \$	\$ 43,091 49,962
Orange Sa-Spons Adr			3,109	43,819 52,604
Owens & Minor Inc			1,848	53,828 64,883
Reliance Steel & Alum			913	66,466 55,940
Royal Caribbean Cruises			759	21,167 62,564
Schlumberger LTD			365	31,947 31,175
Smucker J M Co			471	49,207 47,562
Sysco Corp			1,843	54,347 73,149
Wesco International Inc			540	44,546 41,153
World Fuel Svcs Corp			1,181	43,423 55,424
Total common stocks				1,787,550 2,172,177
Mutual funds				
HARBOR INTERNATIONAL FD-INS			6,317 \$	\$ 400,000 409,223
ISHARES DJ US MSCI EAFE			8,290	386,854 504,364
ISHARES DJ US RUSSELL 1000 GROWTH FUND			22,650	1,230,954 2,165,567
ISHARES DJ US RUSSELL 2000			8,490	953,969 1,015,574
ISHARES DJ US RUSSELL 2000 Growth			7,179	977,319 1,022,145

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

December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares	
Mutual funds (continued)				
SPDR Trust Series I			10,550	\$ 1,020,945
Vanguard Ftse All-World Ex-U Closed End Fund			10,750	\$ 458,204
Total mutual funds				<u>5,428,245</u>
				<u>7,789,066</u>
Partnerships/Joint Ventures				
*Fort Washington High Yield LLC			1,062	\$ 355,462
				<u>354,831</u>
Money market funds				
Fidelity US Treas Money MKT			1,143,928	\$ 1,143,928
Total investments				<u>1,143,928</u>
				<u>\$ 12,748,604</u>
				<u>\$ 15,603,979</u>

* Party-in-interest

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Schedule H, Line 4j – Schedule of Reportable Transactions

Year Ended December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on	
					Transaction Date	Gain/(Loss)
Category (i) – Individual transactions in excess of 5% of plan assets						
Fidelity Us Treas Money Mkt	Money Market Fund	\$ 1,106,789	\$ –	\$ 1,106,789	\$ 1,106,789	\$ –
Fidelity Us Treas Money Mkt	Money Market Fund	1,760,349	–	1,760,349	1,760,349	–
Fidelity Us Treas Money Mkt	Money Market Fund	–	1,576,223	1,576,223	1,576,223	–
Fidelity Us Treas Money Mkt	Money Market Fund	–	1,688,771	1,688,771	1,688,771	–
Fidelity Us Treas Money Mkt	Money Market Fund	797,194	–	797,194	797,194	–
ISHARES DJ US RUSSELL 2000	Mutual Fund	–	760,125	787,038	760,125	(26,913)
ISHARES DJ US RUSSELL 2000	Mutual Fund	1,239,374	–	1,239,374	1,239,374	–
FIRST EAGLE OVERSEAS FUND	Mutual Fund	1,000,010	–	1,000,010	1,000,010	–
FIRST EAGLE OVERSEAS FUND	Mutual Fund	–	988,534	1,000,010	988,534	(11,476)
U S TREASURY 01/15/24 0.625	U.S. Government Security	–	1,029,025	1,026,781	1,029,025	2,244
U S TREASURY 01/15/24 0.625	U.S. Government Security	1,024,961	–	1,024,961	1,024,961	–
U S TREASURY 01/15/18 1.625	U.S. Government Security	908,752	–	908,752	908,752	–
U S TREASURY 01/15/18 1.625	U.S. Government Security	–	1,306,846	1,307,455	1,306,846	(609)
U S TREASURY 04/15/19 0.125	U.S. Government Security	1,311,973	–	1,311,973	1,311,973	–

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

Year Ended December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on	
					Transaction Date	Gain/(Loss)
Category (iii) – Series of transactions in excess of 5% of plan assets						
Fidelity Us Treas Money Mkt	Money Market Fund	\$ 4,682,582	\$ –	\$ 4,682,582	\$ 4,682,582	\$ –
Fidelity Us Treas Money Mkt	Money Market Fund	–	3,973,772	3,973,772	3,973,772	–
ISHARES DJ US RUSSELL 2000	Mutual Fund	1,599,953	–	1,599,953	1,599,953	–
ISHARES DJ US RUSSELL 2000	Mutual Fund	–	889,252	923,054	889,252	(33,802)
FIRST EAGLE OVERSEAS FUND	Mutual Fund	1,000,010	–	1,000,010	1,000,010	–
FIRST EAGLE OVERSEAS FUND	Mutual Fund	–	988,534	1,000,010	988,534	(11,476)
U S TREASURY 12/31/15 0.250	U.S. Government Security	693,213	–	693,213	693,213	–
U S TREASURY 12/31/15 0.250	U.S. Government Security	–	693,459	693,260	693,459	199
U S TREASURY 01/31/16 0.375	U.S. Government Security	965,887	–	965,887	965,887	–
U S TREASURY 01/31/16 0.375	U.S. Government Security	–	966,155	965,877	966,155	278

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

Year Ended December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on	
					Transaction Date	Gain/(Loss)
Category (iii) – Series of transactions in excess of 5% of plan assets (continued)						
U S TREASURY 11/15/23 2.750	U.S. Government Security	\$ 271,730	\$ –	271,730	\$ 271,730	\$ –
U S TREASURY 11/15/23 2.750	U.S. Government Security	–	542,225	538,901	542,225	3,324
U S TREASURY 01/15/24 0.625	U.S. Government Security	3,270,466	–	3,270,466	3,270,466	–
U S TREASURY 01/15/24 0.625	U.S. Government Security	–	3,020,620	3,029,739	3,020,620	(9,119)
U S TREASURY TII 04/15/16 0.125	U.S. Government Security	1,505,285	–	1,505,285	1,505,285	–
U S TREASURY TII 04/15/16 0.125	U.S. Government Security	–	1,506,944	1,516,324	1,506,944	(9,380)
U S TREASURY 11/30/15 0.250	U.S. Government Security	820,312	–	820,312	820,312	–
U S TREASURY 11/30/15 0.250	U.S. Government Security	–	920,121	920,174	920,121	(53)
U S TREASURY 05/31/16 0.375	U.S. Government Security	479,429	–	479,429	479,429	–
U S TREASURY 05/31/16 0.375	U.S. Government Security	–	479,531	479,448	479,531	83
U S TREASURY 02/15/44 1.375	U.S. Government Security	1,107,206	–	1,107,206	1,107,206	–
U S TREASURY 02/15/44 1.375	U.S. Government Security	–	987,101	975,420	987,101	11,681

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

Year Ended December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on	
					Transaction Date	Gain/(Loss)
Category (iii) – Series of transactions in excess of 5% of plan assets (continued)						
U S TREASURY 01/15/18 1.625	U.S. Government Security	\$ 1,312,901	\$ –	\$ 1,312,901	\$ 1,312,901	\$ –
U S TREASURY 01/15/18 1.625	U.S. Government Security	–	1,306,846	1,307,455	1,306,846	(609)
U S TREASURY 04/15/19 0.125	U.S. Government Security	2,050,343	–	2,050,343	2,050,343	–
U S TREASURY 04/15/19 0.125	U.S. Government Security	–	2,036,699	2,061,888	2,036,699	(25,189)

There were no category (ii) or (iv) reportable transactions during 2014.

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Schedule H, Line 4j – Schedule of Reportable Transactions

Year Ended December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Gain / (Loss)
Category (i) – Individual transactions in excess of 5% of plan assets						
Fidelity Us Treas Money Mkt	Money Market Fund	\$ 1,106,789	\$ -	\$ 1,106,789	\$ 1,106,789	\$ -
Fidelity Us Treas Money Mkt	Money Market Fund	1,760,349	-	1,760,349	1,760,349	-
Fidelity Us Treas Money Mkt	Money Market Fund	-	1,576,223	1,576,223	1,576,223	-
Fidelity Us Treas Money Mkt	Money Market Fund	-	1,688,771	1,688,771	1,688,771	-
Fidelity Us Treas Money Mkt	Money Market Fund	797,194	-	797,194	797,194	-
ISHARES DJ US RUSSELL 2000	Mutual Fund	-	760,125	787,038	760,125	(26,913)
ISHARES DJ US RUSSELL 2000	Mutual Fund	1,239,374	-	1,239,374	1,239,374	-
FIRST EAGLE OVERSEAS FUND	Mutual Fund	1,000,010	-	1,000,010	1,000,010	-
FIRST EAGLE OVERSEAS FUND	Mutual Fund	-	988,534	1,000,010	988,534	(11,476)
U S TREASURY 01/15/24 0.625	U.S. Government Security	-	1,029,025	1,026,781	1,029,025	2,244
U S TREASURY 01/15/24 0.625	U.S. Government Security	1,024,961	-	1,024,961	1,024,961	-
U S TREASURY 01/15/18 1.625	U.S. Government Security	908,752	-	908,752	908,752	-
U S TREASURY 01/15/18 1.625	U.S. Government Security	-	1,306,846	1,307,455	1,306,846	(609)
U S TREASURY 04/15/19 0.125	U.S. Government Security	1,311,973	-	1,311,973	1,311,973	-

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

Year Ended December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Gain / (Loss)
Category (iii) – Series of transactions in excess of 5% of plan assets						
Fidelity Us Treas Money Mkt	Money Market Fund	\$ 4,682,582	\$ -	\$ 4,682,582	\$ 4,682,582	\$ -
Fidelity Us Treas Money Mkt	Money Market Fund	-	3,973,772	3,973,772	3,973,772	-
ISHARES DJ US RUSSELL 2000	Mutual Fund	1,599,953	-	1,599,953	1,599,953	-
ISHARES DJ US RUSSELL 2000	Mutual Fund	-	889,252	923,054	889,252	(33,802)
FIRST EAGLE OVERSEAS FUND	Mutual Fund	1,000,010	-	1,000,010	1,000,010	-
FIRST EAGLE OVERSEAS FUND	Mutual Fund	-	988,534	1,000,010	988,534	(11,476)
U S TREASURY 12/31/15 0.250	U.S. Government Security	693,213	-	693,213	693,213	-
U S TREASURY 12/31/15 0.250	U.S. Government Security	-	693,459	693,260	693,459	199
U S TREASURY 01/31/16 0.375	U.S. Government Security	965,887	-	965,887	965,887	-
U S TREASURY 01/31/16 0.375	U.S. Government Security	-	966,155	965,877	966,155	278
U S TREASURY 11/15/23 2.750	U.S. Government Security	271,730	-	271,730	271,730	-
U S TREASURY 11/15/23 2.750	U.S. Government Security	-	542,225	538,901	542,225	3,324

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

Year Ended December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Gain / (Loss)
Category (iii) – Series of transactions in excess of 5% of plan assets (continued)						
U S TREASURY 01/15/24 0.625	U.S. Government Security	\$ 3,270,466	\$ -	\$ 3,270,466	\$ 3,270,466	\$ -
U S TREASURY 01/15/24 0.625	U.S. Government Security	-	3,020,620	3,029,739	3,020,620	(9,119)
U S TREASURY TII 04/15/16 0.125	U.S. Government Security	1,505,285	-	1,505,285	1,505,285	-
U S TREASURY TII 04/15/16 0.125	U.S. Government Security	-	1,506,944	1,516,324	1,506,944	(9,380)
U S TREASURY 11/30/15 0.250	U.S. Government Security	820,312	-	820,312	820,312	-
U S TREASURY 11/30/15 0.250	U.S. Government Security	-	920,121	920,174	920,121	(53)
U S TREASURY 05/31/16 0.375	U.S. Government Security	479,429	-	479,429	479,429	-
U S TREASURY 05/31/16 0.375	U.S. Government Security	-	479,531	479,448	479,531	83
U S TREASURY 02/15/44 1.375	U.S. Government Security	1,107,206	-	1,107,206	1,107,206	-
U S TREASURY 02/15/44 1.375	U.S. Government Security	-	987,101	975,420	987,101	11,681

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

Year Ended December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Asset	Purchase Price	Selling Price	Cost of Asset	Current Value of Asset on Transaction Date	Gain / (Loss)
Category (iii) – Series of transactions in excess of 5% of plan assets (continued)						
U S TREASURY 01/15/18 1.625	U.S. Government Security	\$ 1,312,901	\$ -	\$ 1,312,901	\$ 1,312,901	\$ -
U S TREASURY 01/15/18 1.625	U.S. Government Security	-	1,306,846	1,307,455	1,306,846	(609)
U S TREASURY 04/15/19 0.125	U.S. Government Security	2,050,343	-	2,050,343	2,050,343	-
U S TREASURY 04/15/19 0.125	U.S. Government Security	-	2,036,699	2,061,888	2,036,699	(25,189)

There were no category (ii) or (iv) reportable transactions during 2014.

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

December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
U.S. government securities					
FGLMC # A95946 01/01/41 4.000	1/1/2041	4.00 %	18,813	\$ 19,335	\$ 20,075
FGLMC # B11645 01/01/19 5.500	1/1/2019	5.50	3,670	3,702	3,913
FGLMC # G06031 03/01/40 5.500	3/1/2040	5.50	9,463	10,281	10,571
FN AB5910 08/01/32 3.000	8/1/2032	3.00	84,054	83,507	86,866
FN AL0054 02/01/41 4.500	2/1/2041	4.50	21,494	22,778	23,355
FN AL3318 03/01/43 3.500	3/1/2043	3.50	43,094	44,157	45,118
FN MA1175 09/01/42 3.000	9/1/2042	3.00	39,852	38,689	40,371
FN MA1543 08/01/33 3.500	8/1/2033	3.50	75,578	77,281	79,717
FNMA AU3789 POOL # AU3789 08/01/28 2.500	8/1/2028	2.50	35,443	35,359	36,146
FNMA # 535751 12/01/30 7.500	12/1/2030	7.50	525	536	625
FNMA # 697068 05/01/18 4.500	5/1/2018	4.50	4,418	4,456	4,641
FNMA # 899079 03/01/37 5.000	3/1/2037	5.00	10,879	11,658	12,010
FNMA # 931995 09/01/39 5.000	9/1/2039	5.00	40,846	42,822	45,490
FNMA # 961812 02/01/38 5.000	2/1/2038	5.00	40,785	42,848	45,841
FNMA # 974403 04/01/23 4.500	4/1/2023	4.50	10,177	10,341	10,936
FNMA # 995220 11/01/23 6.000	11/1/2023	6.00	12,696	13,142	13,880
FNMA # AD3795 04/01/40 4.500	4/1/2040	4.50	15,334	16,114	16,657
FNMA # AD4038 04/01/40 4.500	4/1/2040	4.50	56,724	57,824	62,007
FNMA # AE0831 09/01/39 6.000	9/1/2039	6.00	5,172	5,694	5,868
FNMA # AE2498 09/01/40 4.500	9/1/2040	4.50	69,155	70,456	76,181

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

December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
U.S. government securities (continued)					
FNMA # AI0805 07/01/41 4.500	7/1/2041	4.50 %	20,510	\$ 21,560	\$ 22,283
FNMA # MA0471 07/01/40 5.500	7/1/2040	5.50	61,035	65,164	68,342
FNMA # MA0519 09/01/40 5.500	9/1/2040	5.50	48,906	52,216	55,792
FNMA # MA0885 10/01/31 3.500	10/1/2031	3.50	29,397	29,877	31,015
FNMA #357711 02/01/20 4.500	2/1/2020	4.50	2,588	2,581	2,737
FNMA AI2999 06/01/26 3.500	6/1/2026	3.50	19,694	20,661	20,826
FNMA AI6697 09/01/26 3.000	9/1/2026	3.00	12,959	13,464	13,496
FNMA AJ5457 11/01/41 4.000	11/1/2041	4.00	37,537	39,539	40,257
G2 # 8580 01/20/25 2.000	1/20/2025	2.00	620	630	643
G2 MA1157 07/20/43 3.500	7/20/2043	3.50	43,882	44,636	46,105
G2SF 4853 11/20/40 4.000	11/20/2040	4.00	26,900	28,137	28,934
G2SF 4883 12/20/40 4.500	12/20/2040	4.50	29,918	31,940	32,857
G2SF 5305 02/20/42 4.000	2/20/2042	4.00	25,885	27,993	27,775
GN AD1745 02/20/43 3.000	2/20/2043	3.00	44,413	43,473	45,588
GNMA - CMO 2003-11 GJ 10/17/29 4.000	10/17/2029	4.00	832	831	879
GNMA 748495 08/15/40 4.000	8/15/2040	4.00	21,717	23,493	23,328
U S TREASURY 01/15/24 0.625	1/15/2024	0.63	235,000	243,986	240,589
U S TREASURY 02/15/44 1.375	2/15/2044	1.38	110,000	125,621	127,263
U S TREASURY 09/30/19 1.750	9/30/2019	1.75	60,000	60,057	60,338

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

December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
U.S. government securities (continued)					
U S TREASURY 10/31/19 1.500	10/31/2019	1.50 %	215,000	\$ 213,887	\$ 213,606
U S TREASURY 11/15/24 2.250	11/15/2024	2.25	400,000	397,366	402,688
U S TREASURY 11/30/16 0.500	11/30/2016	0.50	690,000	688,039	688,328
Total U.S. government securities				2,786,128	2,833,937
Corporate debt securities					
Air Lease Corp 04/01/17 5.625	4/1/2017	5.63 %	20,000	\$ 20,934	\$ 21,550
Apple Inc 05/03/23 2.400	5/3/2023	2.40	25,000	24,971	24,300
Autonation, Inc 02/01/20 5.500	2/1/2020	5.50	15,000	16,428	16,451
BACM 2006-2 A3 05/10/45 5.700	5/10/2045	5.70	9,692	9,683	9,721
BACM 2006-6 A3 10/10/45 5.369	10/10/2045	5.37	50,000	50,584	50,732
BACM 2007-2 AAB 04/10/49 5.562	4/10/2049	5.56	16,786	16,997	17,120
Bank of America Corp 05/13/21 5.000	5/13/2021	5.00	20,000	19,939	22,317
Barrick Gold Corp 04/01/22 3.850	4/1/2022	3.85	15,000	14,993	14,435
Boston Properties LP 02/01/23 3.850	2/1/2023	3.85	15,000	15,378	15,571
BP Capital Markets 09/26/23 3.994	9/26/2023	3.99	20,000	20,000	20,579
Bskyb Finance UK 10/15/15 5.625	10/15/2015	5.63	25,000	25,166	25,942
Burlington North Santa Fe 01/15/15 4.875	1/15/2015	4.88	20,000	19,990	20,024
Burlington North Santa Fe 05/01/40 5.750	5/1/2040	5.75	10,000	10,148	12,338
California St 04/01/16 5.950	4/1/2016	5.95	15,000	15,014	15,982

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

December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Corporate debt securities (continued)					
Cargill Inc 03/01/17 1.900	3/1/2017	1.90 %	25,000	\$ 25,281	\$ 25,262
CBS 08/15/44 4.900	8/15/2044	4.90	25,000	24,910	25,387
Cenovus Energy Inc 11/15/39 6.750	11/15/2039	6.75	15,000	19,492	17,088
Citigroup 03/01/23 3.375	3/1/2023	3.38	30,000	29,940	30,268
Conocophil Co 11/15/24 3.350	11/15/2024	3.35	25,000	24,956	25,259
Continental Resources 04/01/21 7.125	4/1/2021	7.13	20,000	21,857	21,500
DCP Midstream LLC 03/15/20 5.350	3/15/2020	5.35	20,000	21,683	20,933
DirecTV Hlds/Fn 03/15/17 2.400	3/15/2017	2.40	15,000	14,993	15,284
Domtar Corp 06/01/17 10.750	6/1/2017	10.75	15,000	17,589	17,830
FedEx Corp 01/15/44 5.100	1/15/2044	5.10	20,000	20,506	23,093
Forest Laboratories Inc 12/15/21 5.000	12/15/2021	5.00	20,000	21,865	21,657
Gen Elec Cap Corp 10/17/21 4.650	10/17/2021	4.65	10,000	10,863	11,271
Glencore Funding LLC 01/15/19 2.500	1/15/2019	2.50	15,000	14,719	14,770
Goldman Sachs Group Inc 07/27/21 5.250	7/27/2021	5.25	20,000	22,058	22,573
Health Care Reit 04/15/20 6.125	4/15/2020	6.13	5,000	5,247	5,748
Home Depot 04/01/41 5.950	4/1/2041	5.95	15,000	14,931	19,591
Iberdrola Finance 07/15/36 6.750	7/15/2036	6.75	15,000	17,443	19,122
International Paper Co 06/15/18 7.950	6/15/2018	7.95	25,000	29,476	29,473
Jobsohio Beverage Sys 01/01/35 4.532	1/1/2035	4.53	25,000	25,000	26,827

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

December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Corporate debt securities (continued)					
JP Morgan Chase & Co 05/15/38 6.400	5/15/2038	6.40 %	20,000	\$ 18,633	\$ 26,131
JP Morgan Chase & Co 09/23/22 3.250	9/23/2022	3.25	10,000	10,079	10,058
Kinder Morgan Partners 09/01/23 3.500	9/1/2023	3.50	20,000	19,316	18,987
Kraft Foods Group Inc-W/I 01/26/39 6.875	1/26/2039	6.88	15,000	19,901	19,826
Lyondellbasell Ind NV 11/15/21 6.000	11/15/2021	6.00	15,000	16,784	17,264
Meag Txb PLT 04/01/57 6.655	4/1/2057	6.66	25,000	25,115	32,953
Morgan Stanley 02/25/23 3.750	2/25/2023	3.75	20,000	19,938	20,516
News America Inc 03/01/19 6.900	3/1/2019	6.90	25,000	24,991	29,479
Ontario Province OF 06/29/22 2.450	6/29/2022	2.45	20,000	20,163	19,913
Orange SA 02/06/19 2.750	2/6/2019	2.75	20,000	19,986	20,371
Plains E&P Company 02/15/23 6.875	2/15/2023	6.88	16,000	17,540	17,800
PPL Energy Supply LLC 05/01/18 6.500	5/1/2018	6.50	20,000	20,548	21,005
Republic Services Inc 06/01/22 3.550	6/1/2022	3.55	10,000	10,425	10,266
Rogers Wireless Inc 03/15/15 7.500	3/15/2015	7.50	20,000	20,044	20,264
SBA Tower Trust 10/15/19 2.898	10/15/2019	2.90	25,000	25,000	25,066
Scripps Networks Interac 11/15/19 2.750	11/15/2019	2.75	20,000	19,938	20,084
Simon Property Group Inc 02/01/23 2.750	2/1/2023	2.75	25,000	24,199	24,478
Sirius XM Radio Inc 08/15/22 5.250	8/15/2022	5.25	20,000	21,467	21,000
Suncor Energy Inc 12/01/24 3.600	12/1/2024	3.60	20,000	19,869	19,796
TIAA 12/16/39 6.850	12/16/2039	6.85	15,000	14,981	20,487

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

December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Corporate debt securities (continued)					
Time Warner Cable Inc 02/15/21 4.125	2/15/2021	4.13 %	15,000	\$ 14,777	\$ 16,053
United Technologies 07/15/38 6.125	7/15/2038	6.13	15,000	14,832	19,787
Ventas Realty LP/CAP CRP 09/26/16 1.550	9/26/2016	1.55	15,000	14,992	15,064
Verizon Communications 09/15/23 5.150	9/15/2023	5.15	60,000	59,820	66,254
Viacom 04/30/16 6.250	4/30/2016	6.25	20,000	19,858	21,370
Wal-Mart Stores 04/15/38 6.200	4/15/2038	6.20	15,000	14,789	20,090
Walgreens Boots Alliance 11/18/19 2.700	11/18/2019	2.70	15,000	14,982	15,076
WBCMT 2007-C34 APB 05/15/46 5.617	5/15/2046	5.62	14,383	14,554	14,530
Western Mass El Co 09/15/21 3.500	9/15/2021	3.50	25,000	26,733	26,074
Total Corporate debt securities				1,247,288	1,310,040
Common stocks					
Abbott Laboratories			2,077	\$ 72,707	\$ 93,507
Agco Corp			1,192	62,549	53,878
Agrium Inc			523	45,663	49,539
Alliant Techsystems			455	32,372	52,894
Altera Corp			679	21,274	25,082
Amazon Com Inc			131	40,991	40,656
Apple Inc			631	52,042	69,650
Avnet Inc			1,460	51,605	62,809

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December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
Bank of America Corp			7,016	\$ 92,314	\$ 125,516
Bank of New York Mellon			3,094	74,804	125,524
Berry Plastics Group			1,673	39,072	52,783
Bio-Rad Laboratories Inc			446	52,306	53,770
Carnival Corp			1,460	46,850	66,182
Cisco Systems Inc			2,288	52,386	63,652
Devon Energy Corp			564	36,708	34,522
General Electric Co			2,366	59,917	59,789
Goldman Sachs Group Inc			576	77,616	111,646
Google Inc			75	23,044	39,800
Google Inc Class C			75	22,999	39,480
Halliburton Co			685	18,887	26,941
Helen of Troy LTD			526	21,934	34,222
II VI INC			2,259	35,371	30,835
Joy Global Inc			818	40,427	38,053
Kennametal Inc			965	35,242	34,537
Microsoft Corp			1,001	46,437	46,496
Mondelez International			2,840	75,894	103,177
National Oilwell Varco			715	49,937	46,854
Novartis Ag-Adr			604	54,361	55,967

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December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Common stocks (continued)					
Oracle Corp			1,111	\$ 43,091	\$ 49,962
Orange Sa-Spons Adr			3,109	43,819	52,604
Owens & Minor Inc			1,848	53,828	64,883
Reliance Steel & Alum			913	66,466	55,940
Royal Caribbean Cruises			759	21,167	62,564
Schlumberger LTD			365	31,947	31,175
Smucker J M Co			471	49,207	47,562
Sysco Corp			1,843	54,347	73,149
Wesco International Inc			540	44,546	41,153
World Fuel Svcs Corp			1,181	43,423	55,424
Total Common stocks				1,787,550	2,172,177
Mutual funds					
HARBOR INTERNATIONAL FD-INS			6,317	\$ 400,000	\$ 409,223
ISHARES DJ US MSCI EAFE			8,290	386,854	504,364
ISHARES DJ US RUSSELL 1000 GROWTH FUND			22,650	1,230,954	2,165,567
ISHARES DJ US RUSSELL 2000			8,490	953,969	1,015,574
ISHARES DJ US RUSSELL 2000 Growth			7,179	977,319	1,022,145

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

December 31, 2014

Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including			Cost	Current Value
	Maturity Date	Rate of Interest	Par Value/ Shares		
Mutual funds (continued)					
SPDR Trust Series 1			10,550	\$ 1,020,945	\$ 2,168,447
Vangaurd Ftse All-World Ex-U Closed End Fund			10,750	458,204	503,745
Total Mutual funds				5,428,245	7,789,064
Partnerships/Joint Ventures					
*Fort Washington High Yield LLC			1,062	\$ 355,462	\$ 354,831
Money market funds					
Fidelity US Treas Money MKT			1,143,928	\$ 1,143,928	\$ 1,143,928
Total investments				\$ 12,748,601	\$ 15,603,979

* Party-in-interest