

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 2015 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2015 or fiscal plan year beginning <u>01/01/2015</u> and ending <u>12/31/2015</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>NORTHWEST OHIO AREA INDUSTRIES UAW RETIREMENT INCOME PLAN</u>	1b Three-digit plan number (PN) ▶	001	
	1c Effective date of plan <u>11/01/1950</u>		
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>BOARD OF TRUSTEES NORTHWEST OHIO AREA INDUSTRIES UAW RETIREMENT INCO</u> <u>C/O STONER & ASSOCIATES</u> <u>205 W. FOURTH STREET - SUITE 225</u> <u>CINCINNATI, OH 45202</u>	2b Employer Identification Number (EIN) <u>34-4437724</u>	2c Plan Sponsor's telephone number <u>800-832-7113</u>	2d Business code (see instructions) <u>541990</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.	09/15/2016	KURT GEISHEIMER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	09/15/2016	BRIAN DRAPER
	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)			Preparer's telephone number

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: a Sponsor's name	4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5 1627
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) 150
a(2) Total number of active participants at the end of the plan year	6a(2) 148
b Retired or separated participants receiving benefits.....	6b 723
c Other retired or separated participants entitled to future benefits.....	6c 525
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 1396
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e 196
f Total. Add lines 6d and 6e	6f 1592
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	6g
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	6h
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7 7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1B	
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☒ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

Part III	Form M-1 Compliance Information (to be completed by welfare benefit plans)
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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 2015 Form M-1 annual report. If the plan was not required to file the 2015 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 MB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2015 This Form is Open to Public Inspection
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For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

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

A Name of plan NORTHWEST OHIO AREA INDUSTRIES UAW RETIREMENT INCOME PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF BOARD OF TRUSTEES NORTHWEST OHIO AREA INDUSTRIES UAW RETIREMENT INCO	D Employer Identification Number (EIN) 34-4437724

E Type of plan: (1) ☒ Multiemployer Defined Benefit (2) ☐ Money Purchase (see instructions)

1a Enter the valuation date: Month 01 Day 01 Year 2015	
b Assets	
(1) Current value of assets	1b(1) 43899837
(2) Actuarial value of assets for funding standard account.....	1b(2) 46438157
c (1) Accrued liability for plan using immediate gain methods	1c(1) 43758788
(2) Information for plans using spread gain methods:	
(a) Unfunded liability for methods with bases.....	1c(2)(a)
(b) Accrued liability under entry age normal method.....	1c(2)(b)
(c) Normal cost under entry age normal method.....	1c(2)(c)
(3) Accrued liability under unit credit cost method.....	1c(3) 43758788
d Information on current liabilities of the plan:	
(1) Amount excluded from current liability attributable to pre-participation service (see instructions).....	1d(1)
(2) "RPA '94" information:	
(a) Current liability	1d(2)(a) 65767708
(b) Expected increase in current liability due to benefits accruing during the plan year	1d(2)(b) 0
(c) Expected release from "RPA '94" current liability for the plan year	1d(2)(c) 3471949
(3) Expected plan disbursements for the plan year	1d(3) 3681949

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

SIGN HERE		07/28/2016
Signature of actuary		Date
JASON C. BIRKLE		14-07856
Type or print name of actuary		Most recent enrollment number
CUNI, RUST & STRENK		513-891-0270
Firm name		Telephone number (including area code)
4555 LAKE FOREST DRIVE - SUITE 620, CINCINNATI, OH 45242-3760		
Address of the firm		

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

a Interest rate for "RPA '94" current liability.....			6a	3.51%
	Pre-retirement		Post-retirement	
b Rates specified in insurance or annuity contracts	☐ Yes	☐ No	☒ N/A	
c Mortality table code for valuation purposes:				

(1) Males.....	6c(1)		A		A
(2) Females	6c(2)		A		A
d Valuation liability interest rate.....	6d		7.25%		7.25 %
e Expense loading	6e	100.0 %	☐ N/A	%	☒ N/A
f Salary scale.....	6f	%	☒ N/A		
g Estimated investment return on actuarial value of assets for year ending on the valuation date.....	6g				5.8 %
h Estimated investment return on current value of assets for year ending on the valuation date.....	6h				5.1 %

7 New amortization bases established in the current plan year:

(1) Type of base	(2) Initial balance	(3) Amortization Charge/Credit
1	-84999	-8839
4	91418	9507

8 Miscellaneous information:

a If a waiver of a funding deficiency has been approved for this plan year, enter the date (MM-DD-YYYY) of the ruling letter granting the approval	8a	
b(1) Is the plan required to provide a projection of expected benefit payments? (See the instructions.) If "Yes," attach a schedule	☒ Yes ☐ No	
b(2) Is the plan required to provide a Schedule of Active Participant Data? (See the instructions.) If "Yes," attach a schedule	☒ Yes ☐ No	
c Are any of the plan's amortization bases operating under an extension of time under section 412(e) (as in effect prior to 2008) or section 431(d) of the Code?.....	☒ Yes ☐ No	
d If line c is "Yes," provide the following additional information:		
(1) Was an extension granted automatic approval under section 431(d)(1) of the Code?.....	☒ Yes ☐ No	
(2) If line 8d(1) is "Yes," enter the number of years by which the amortization period was extended.....	8d(2)	5
(3) Was an extension approved by the Internal Revenue Service under section 412(e) (as in effect prior to 2008) or 431(d)(2) of the Code?.....	☐ Yes ☒ No	
(4) If line 8d(3) is "Yes," enter number of years by which the amortization period was extended (not including the number of years in line (2)).....	8d(4)	
(5) If line 8d(3) is "Yes," enter the date of the ruling letter approving the extension.....	8d(5)	
(6) If line 8d(3) is "Yes," is the amortization base eligible for amortization using interest rates applicable under section 6621(b) of the Code for years beginning after 2007?.....	☐ Yes ☐ No	
e If box 5h is checked or line 8c is "Yes," enter the difference between the minimum required contribution for the year and the minimum that would have been required without using the shortfall method or extending the amortization base(s)	8e	0

9 Funding standard account statement for this plan year:**Charges to funding standard account:**

a Prior year funding deficiency, if any.....	9a	0
b Employer's normal cost for plan year as of valuation date	9b	210000
c Amortization charges as of valuation date:		
(1) All bases except funding waivers and certain bases for which the amortization period has been extended.....	9c(1)	28140318
(2) Funding waivers.....	9c(2)	0
(3) Certain bases for which the amortization period has been extended	9c(3)	0
d Interest as applicable on lines 9a, 9b, and 9c	9d	236659
e Total charges. Add lines 9a through 9d.....	9e	3500923
Credits to funding standard account:		
f Prior year credit balance, if any	9f	9559799
g Employer contributions. Total from column (b) of line 3	9g	198109
h Amortization credits as of valuation date.....	9h	18580519
i Interest as applicable to end of plan year on lines 9f, 9g, and 9h	9i	947194

j Full funding limitation (FFL) and credits:

(1) ERISA FFL (accrued liability FFL)	9j(1)	10326834	
(2) "RPA '94" override (90% current liability FFL)	9j(2)	12075735	

(3) FFL credit	9j(3)	0
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k (1) Waived funding deficiency**9k(1)** 0

(2) Other credits	9k(2)	0
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l Total credits. Add lines 9f through 9i, 9j(3), 9k(1), and 9k(2)	9l	14112717
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m Credit balance: If line 9l is greater than line 9e, enter the difference	9m	10611794
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n Funding deficiency: If line 9e is greater than line 9l, enter the difference	9n	
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9 o Current year's accumulated reconciliation account:

(1) Due to waived funding deficiency accumulated prior to the 2015 plan year	9o(1)	0
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(2) Due to amortization bases extended and amortized using the interest rate under section 6621(b) of the Code:		
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(a) Reconciliation outstanding balance as of valuation date	9o(2)(a)	0
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(b) Reconciliation amount (line 9c(3) balance minus line 9o(2)(a))	9o(2)(b)	0
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(3) Total as of valuation date	9o(3)	0
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10 Contribution necessary to avoid an accumulated funding deficiency. (See instructions.)	10	0
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11 Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions	☒ Yes ☐ No
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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
		2015
		This Form is Open to Public Inspection.

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015		
A Name of plan NORTHWEST OHIO AREA INDUSTRIES UAW RETIREMENT INCOME PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES NORTHWEST OHIO AREA INDUSTRIES UAW RETIREMENT INCO	D Employer Identification Number (EIN) 34-4437724	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No
- b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

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

SANDS INVESTMENT ADVISORY

20-2830751

(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?
28	NONE	69834	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

STONER & ASSOCIATES

31-1219231

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13	NONE	67200	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

FIFTH THIRD BANK

34-4208980

(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?
25	NONE	51393	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)

MORGAN STANLEY-SMITH BARNEY

11-2418191

(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?
28	NONE	50000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ALLOTTA, FARLEY & WIDMAN

34-1316963

(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?
29	NONE	44185	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CUNI, RUST & STRENK

31-1227755

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11	NONE	44025	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)

HERNDON CAPITAL MANAGEMENT

26-3757865

(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?
28	NONE	41746	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CLARK SCHAEFER HACKETT

31-0800053

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	NONE	24150	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

APEX CAPITAL MANAGEMENT

31-1198068

(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?
28	NONE	21996	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)

CAMBAIR INVESTORS LLC

84-1596610

(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?
28	NONE	21680	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SAGE ADVISORY SERVICES

74-2798841

(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?
28	NONE	12717	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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 2015 This Form is Open to Public Inspection
For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015		
A Name of plan NORTHWEST OHIO AREA INDUSTRIES UAW RETIREMENT INCOME PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES NORTHWEST OHIO AREA INDUSTRIES UAW RETIREMENT INCO	D Employer Identification Number (EIN) 34-4437724	

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	17471	14262
(2) Participant contributions	1b(2)		
(3) Other.....	1b(3)	27393	30558
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	2360621	1456633
(2) U.S. Government securities.....	1c(2)	911433	1711478
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)	1705003	1525317
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	24355855	22071254
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts.....	1c(9)		
(10) Value of interest in pooled separate accounts.....	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	14538931	13165705
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)	6640	6580

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	43923347	39981787

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	23510	26182
k Total liabilities (add all amounts in lines 1g through 1j)	1k	23510	26182

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	43899837	39955605
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Part II Income and Expense Statement

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

Income**a Contributions:**

		(a) Amount	(b) Total
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	198109	
(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)		198109

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

(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	3605	
(B) U.S. Government securities	2b(1)(B)	26631	
(C) Corporate debt instruments	2b(1)(C)	57650	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		87886
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	274475	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	597278	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		871753
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	19976492	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	14389768	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		5586724
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-5816741	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-5816741

		(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)		-1332570
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		-404839

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	3034357	
(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)		3034357
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)	112360	
(2) Contract administrator fees	2i(2)	67200	
(3) Investment advisory and management fees	2i(3)	267782	
(4) Other	2i(4)	57694	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		505036
j Total expenses. Add all expense amounts in column (b) and enter total	2j		3539393

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-3944232
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: CLARK SCHAEFER HACKETT

(2) EIN: 31-0800053

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:

	Yes	No	N/A	Amount
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.)				
4a		X		
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.)				
4b		X		

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

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

6a Name of trust	6b Trust's EIN
6c Name of trustee or custodian	6d Trustee's or custodian's telephone number

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 2015 This Form is Open to Public Inspection.
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For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan <u>NORTHWEST OHIO AREA INDUSTRIES UAW RETIREMENT INCOME PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>BOARD OF TRUSTEES NORTHWEST OHIO AREA INDUSTRIES UAW RETIREMENT INCO</u>	D Employer Identification Number (EIN) <u>34-4437724</u>

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>34-4208980</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3	<u>0</u>

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

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.	☐ Increase	☐ Decrease	☐ Both	☒ No
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Part IV	ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

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

Schedule R (Form 5500) 2015
v. 150123

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 METAL FORMING AND COINING CORPORATION

b EIN 34-4446523

c Dollar amount contributed by employer

92676

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 08 Day 28 Year 2016

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) 0.62

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

a Name of contributing employer TOTH INDUSTRIES

b EIN 34-4451123

c Dollar amount contributed by employer

58003

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 10 Day 28 Year 2016

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) 0.62

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

a Name of contributing employer CONFORMING MATRIX

b EIN 34-4209735

c Dollar amount contributed by employer

20603

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 03 Day 31 Year 2018

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) 0.62

(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
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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: <u>55%</u> Investment-Grade Debt: <u>31%</u> High-Yield Debt: _____% Real Estate: _____% Other: <u>14%</u>
	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): _____

Part VII	IRS Compliance Questions
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20a Is the plan a 401(k) plan?	☐ Yes	☐ No
20b If "Yes," how does the 401(k) plan satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under sections 401(k)(3) and 401(m)(2)?	☐ Design-based safe harbor method	☐ ADP/ACP test
20c If the ADP/ACP test is used, did the 401(k) plan perform ADP/ACP testing for the plan year using the "current year testing method" for nonhighly compensated employees (Treas. Reg sections 1.401(k)-2(a)(2)(ii) and 1.401(m)-2(a)(2)(ii))?	☐ Yes	☐ No
21a Check the box to indicate the method used by the plan to satisfy the coverage requirements under section 410(b):	☐ Ratio percentage test	☐ Average benefit test
21b Does the plan satisfy the coverage and nondiscrimination tests of sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules?	☐ Yes	☐ No
22a Has the plan been timely amended for all required tax law changes?	☐ Yes	☐ No ☐ N/A
22b Date the last plan amendment/restatement for the required tax law changes was adopted ____/____/____. Enter the applicable code _____. (See instructions for tax law changes and codes).		
22c If the plan sponsor is an adopter of a pre-approved master and prototype (M&P) or volume submitter plan that is subject to a favorable IRS opinion or advisory letter, enter the date of that favorable letter ____/____/____ and the letter's serial number _____.		
22d If the plan is an individually-designed plan and received a favorable determination letter from the IRS, enter the date of the plan's last favorable determination letter ____/____/____.		
23 Is the Plan maintained in a U.S. territory (i.e., Puerto Rico (if no election under ERISA section 1022(i)(2) has been made), American Samoa, Guam, the Commonwealth of the Northern Mariana Islands or the U.S. Virgin Islands)?	☐ Yes	☐ No

INDEPENDENT AUDITORS' REPORT

Board of Trustees
Northwest Ohio Area Industries UAW
Retirement Income Plan
205 West Fourth Street, Suite 225
Cincinnati, OH 45202

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Northwest Ohio Area Industries UAW Retirement Income Plan (the "Plan"), which comprises the statements of net assets available for benefits as of December 31, 2015 and 2014, the related statements of changes in net assets available for benefits for the years then ended, the statements of accumulated plan benefits as of December 31, 2014 and 2013, and the related statements of changes in accumulated plan benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' 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 of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for our opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by Fifth Third Bank, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained certification from the trustee as of and for the years ended December 31, 2015 and 2014, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

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

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f. 937.226.1626

Other Matter

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

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

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

Clark, Schaefer, Hackett & Co.

Dayton, Ohio
August 23, 2016

**SCHEDULE MB
(Form 5500)**Department of the Treasury
Internal Revenue Service
Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation**Multiemployer Defined Benefit Plan and Certain
Money Purchase Plan Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

► **File as an attachment to Form 5500 or 5500-SF.**

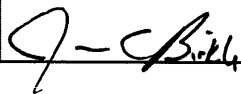
OMB No. 1210-0110

2015**This Form is Open to Public
Inspection**For calendar plan year 2015 or fiscal plan year beginning **01/01/2015** and ending **12/31/2015**► **Round off amounts to nearest dollar.**► **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.**A Name of plan****Northwest Ohio Area Industries UAW Retirement Income Plan****B Three-digit
plan number (PN) ►****001****C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF****Board of Trustees Northwest Ohio Area Industries UAW Retirement Inco****D Employer Identification Number (EIN)****34-4437724****E Type of plan:**(1) ☒ **Multiemployer Defined Benefit** (2) ☐ **Money Purchase (see instructions)****1a Enter the valuation date:**Month **01** Day **01** Year **2015****b Assets:**

(1) Current value of assets	1b(1)	43,899,837
(2) Actuarial value of assets for funding standard account	1b(2)	46,438,157
c (1) Accrued liability for plan using immediate gain methods	1c(1)	43,758,788
(2) Information for plans using spread gain methods:		
(a) Unfunded liability for methods with bases	1c(2)(a)	
(b) Accrued liability under entry age normal method	1c(2)(b)	
(c) Normal cost under entry age normal method	1c(2)(c)	
(3) Accrued liability under unit credit cost method	1c(3)	43,758,788
d Information on current liabilities of the plan:		
(1) Amount excluded from current liability attributable to pre-participation service (see instructions) . . .	1d(1)	0
(2) "RPA '94" information:		
(a) Current liability	1d(2)(a)	65,767,708
(b) Expected increase in current liability due to benefits accruing during the plan year	1d(2)(b)	0
(c) Expected release from "RPA '94" current liability for the plan year	1d(2)(c)	3,471,949
(3) Expected plan disbursements for the plan year	1d(3)	3,681,949

Statement by Enrolled Actuary

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

**SIGN
HERE**

Signature of actuary

07/28/2016

Date

Jason C. Birkle

Type or print name of actuary

14-07856

Most recent enrollment number

Cuni, Rust & Strenk**(513) 891-0270**

Telephone number (including area code)

Firm name

4555 Lake Forest Drive - Suite 620**US Cincinnati****OH 45242-3760**

Address of the firm

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

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

Schedule MB (Form 5500) 2015
v.150123

11

3 Contributions made to the plan for the plan year by employer(s) and employees:

4 Information on plan status:

5 Actuarial cost method used as the basis for this plan year's funding standard account computations (check all that apply):

approving the change in funding method	5n
--	----

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(1) Males	6c(1)	A		A	
(2) Females	6c(2)	A		A	
d Valuation liability interest rate	6d	7.25	%	7.25	%
e Expense loading	6e	100.0	%	N/A	☒ N/A
f Salary scale	6f	%	N/A	N/A	N/A
g Estimated investment return on actuarial value of assets for year ending on the valuation date	6g	5.8	%		
h Estimated investment return on current value of assets for year ending on the valuation date	6h	5.1	%		

7 New amortization bases established in the current plan year:

(1) Type of base	(2) Initial Balance	(3) Amortization Charge/Credit
1	(84,999)	(8,839)
4	91,418	9,507

8 Miscellaneous information:

a If a waiver of a funding deficiency has been approved for this plan year, enter the date (MM-DD-YYYY) of the ruling letter granting the approval **8a**

b(1) Is the plan required to provide a projection of expected benefit payments? (See the instructions.) If "Yes," attach a schedule ☒ Yes ☐ No

b(2) Is the plan required to provide a Schedule of Active Participant Data? (See the instructions.) If "Yes," attach a schedule. ☒ Yes ☐ No

c Are any of the plan's amortization bases operating under an extension of time under section 412(e) (as in effect prior to 2008) or section 431(d) of the Code? ☒ Yes ☐ No

d If line c is "Yes," provide the following additional information:

(1) Was an extension granted automatic approval under section 431(d)(1) of the Code? ☒ Yes ☐ No

(2) If line 8d(1) is "Yes," enter the number of years by which the amortization period was extended **8d(2)** 5

(3) Was an extension approved by the Internal Revenue Service under section 412(e) (as in effect prior to 2008) or 431(d)(2) of the Code? ☐ Yes ☒ No

(4) If line 8d(3) is "Yes," enter number of years by which the amortization period was extended (not including the number of years in line (2)) **8d(4)**

(5) If line 8d(3) is "Yes," enter the date of the ruling letter approving the extension **8d(5)**

(6) If line 8d(3) is "Yes," is the amortization base eligible for amortization using interest rates applicable under section 6621(b) of the Code for years beginning after 2007? ☐ Yes ☐ No

e If box 5h is checked or line 8c is "Yes," enter the difference between the minimum required contribution for the year and the minimum that would have been required without using the shortfall method or extending the amortization base(s) **8e** 0

9 Funding standard account statement for this plan year:**Charges to funding standard account:**

a Prior year funding deficiency, if any	9a				
b Employer's normal cost for plan year as of valuation date	9b				210,000
c Amortization charges as of valuation date:					
(1) All bases except funding waivers and certain bases for which the amortization period has been extended	9c(1)	28,140,318			3,054,264
(2) Funding waivers	9c(2)	0			0
(3) Certain bases for which the amortization period has been extended	9c(3)	0			0
d Interest as applicable on lines 9a, 9b, and 9c	9d				236,659
e Total charges. Add lines 9a through 9d	9e				3,500,923
Credits to funding standard account:					
f Prior year credit balance, if any	9f				9,559,799
g Employer contributions. Total from column (b) of line 3	9g				198,109
h Amortization credits as of valuation date	9h	18,580,519			3,407,615
i Interest as applicable to end of plan year on lines 9f, 9g, and 9h	9i				947,194

j Full funding imitation (FFL) and credits:

(1) ERISA FFL (accrued liability FFL)	9j(1)	10,326,834	
(2) "RPA '94" override (90% current liability FFL)	9j(2)	12,075,735	
(3) FFL credit	9j(3)		0
k (1) Waived funding deficiency	9k(1)		0
(2) Other credits	9k(2)		0
l Total credits. Add lines 9f through 9i, 9j(3), 9k(1), and 9k(2)	9l	14,112,717	
m Credit balance: If line 9l is greater than line 9e, enter the difference	9m	10,611,794	
n Funding deficiency: If line 9e is greater than line 9l, enter the difference	9n		

9 o Current year's accumulated reconciliation account:

(1) Due to waived funding deficiency accumulated prior to the 2015 plan year	9o(1)		0
(2) Due to amortization bases extended and amortized using the interest rate under section 6621(b) of the Code:			
(a) Reconciliation outstanding balance as of valuation date	9o(2)(a)		0
(b) Reconciliation amount (line 9c(3) balance minus line 9o(2)(a))	9o(2)(b)		0
(3) Total as of valuation date	9o(3)		0
10 Contribution necessary to avoid an accumulated funding deficiency. (See instructions.)	10		0

11 Has a change been made in the actuarial assumptions for the current plan year? If "Yes," see instructions ☒ Yes ☐ No

Schedule MB, line 6 – Statement of Actuarial Assumptions/Methods

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

1. Interest Rates: 7.25%/3.51% (Funding/Current Liability).

2. Mortality Rates:
 - a. Funding
 - i. Non-Disabled RP-2000 Table with Blue Collar adjustment.
 - ii. Disabled RP-2000 Disabled Retiree Disability Table.
 - iii. Future Mortality Projection Generational projection using Scale AA.
 - b. Current Liability 2015 Static Mortality Table.

3. Actuarial Cost Method: Unit Credit.

4. Hours Worked: 2,080 per year.

5. Expense Load: \$210,000 per year.

6. Retirement Age:
 - a. Actives 100% at age 62.
 - b. Terminated Vested Age 62 if eligible for early retirement, else 65.

The weighted average retirement age is 62.6.

7. Percent Married/Spousal Age: 80% with husbands 3 years older than their wives.

Schedule MB, line 6 – Statement of Actuarial Assumptions/Methods

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

8. Pop-Up Load: 2.5% of accrued liability for married participants.

9. Termination Rates:

<u>Age</u>	<u>Years of Service</u>		
	<u><1</u>	<u>1-2</u>	<u>>2</u>
25	0.347	0.261	0.055
35	0.242	0.182	0.045
45	0.137	0.103	0.025
55	0.032	0.024	0.005
65	0.005	0.005	0.005
75	0.000	0.000	0.000

10. Disability Rates:

<u>Age</u>	<u>Rate</u>
25	0.0004
35	0.0004
45	0.0014
55	0.0086
65	0.0289
75	0.0289
85	0.0289
95	0.0000

11. Actuarial Value of Assets:

Market Value of Assets minus a decreasing fraction ($\frac{4}{5}$, $\frac{3}{5}$, $\frac{2}{5}$ and $\frac{1}{5}$) of each of the preceding 4 years' gains and (losses). A gain/(loss) for a year is equal to the actual return minus the expected return using the funding interest rate. The Actuarial Value of Assets is adjusted to be within 80% and 120% of the Market Value of Assets.

12. Changes Since Last Year:

The expense load and mortality rates projection were updated, and the Current Liability mortality and interest rates were updated as mandated by the IRS.

Schedule MB, line 6 – Summary of Plan Provisions

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

1. Effective Date: November 1, 1950.
2. Plan Year: January 1st through December 31st.
3. Employees Covered: All employees covered by the Collective Bargaining Agreement.
4. Eligibility: Immediate.
5. Service: 1 Year for each Plan Year in which 1,000 or more Hours are worked.
6. Credited Service: 1 Year for each Plan Year in which 1,530 or more Hours are worked with $\frac{1}{12}$ of a Year for each Plan Year in which $133\frac{1}{3}$ Hours are worked.
7. Normal Retirement:
 - a. Eligibility Age 65 and 5th anniversary of date of participation.
 - b. Monthly Benefit Benefit Credit per Year of Credited Service.

<u>Retirement Date</u>	<u>Benefit Credit</u>
Before 1/1/1998	\$22
1/1/1998 – 12/31/1998	\$25
1/1/1999 – 12/31/1999	\$30
1/1/2000 – 12/31/2000	\$33
1/1/2001 – 3/31/2009	\$35
After 4/1/2009	\$0

Schedule MB, line 6 – Summary of Plan Provisions

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

8. One-Time Payments: December 2000 - \$400; December 2001 - \$350;
Both for participants in pay status.
9. Early Retirement:
- a. Eligibility Age 57 and 10 Years of Service.
- b. Monthly Benefit Calculated as for Normal Retirement reduced $\frac{4}{10}$ of 1% per month from age 65 ($\frac{2}{10}$ of 1% per month if at least age 62 at retirement).
10. Vested Retirement:
- a. Eligibility 5 Years of Service.
- b. Monthly Benefit Calculated as for Normal Retirement reduced $\frac{4}{10}$ of 1% per month from age 65 if age 57 with 10 Years of Credited Service.
11. Pre-Retirement Death:
- a. Eligibility 5 Years of Service.
- b. Monthly Benefit Calculated as for Early or Normal Retirement reflecting a 55% Joint & Survivor Annuity payment form with death immediately after Retirement.
12. Post-Retirement Death:
- a. Eligibility Payment status.
- b. Benefit \$2,500 one-time payment.

Schedule MB, line 6 – Summary of Plan Provisions

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

13. Disability Benefit:

- | | |
|--------------------|--|
| a. Eligibility | Active participant with Total and Permanent Disability and 10 Years of Credited Service. |
| b. Monthly Benefit | Calculated as for Normal Retirement payable immediately offset by any other disability payments. |

14. Actuarial Equivalency:

417(e)(3)(B) Applicable Mortality Table for 2014 at 5.00%. (55% Joint & Survivor Annuity is equal to 95% of the Single Life Annuity and the 75% Joint & Survivor Annuity is Actuarially Equivalent to the 55% Joint & Survivor Annuity).

15. Payment Forms:

- | | |
|-------------|---|
| a. Normal | Life Annuity for single participants and a reduced 55% Joint & Survivor Annuity with Pop-Up for married participants. |
| b. Optional | Actuarially Equivalent 75% Joint & Survivor Annuity with Pop-Up (QOSA). |

16. Hourly Contribution Rate:

\$0.62 effective January 1, 2010.

17. Changes Since Last Year:

None.

Schedule MB, line 8b(1) - Schedule of Projection of Expected Benefit Payments

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

<u>1/1 Plan Year</u>	<u>Expected Annual Benefit Payments</u>
2015	\$3,477,496
2016	\$3,452,321
2017	\$3,486,853
2018	\$3,540,882
2019	\$3,634,140
2020	\$3,695,152
2021	\$3,748,179
2022	\$3,796,797
2023	\$3,806,769
2024	\$3,743,525

PN: 001

Attained
Age[illegible]

Schedule MB, line 9c and 9h – Schedule of Funding Standard Account Bases

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

Charge Bases:

<u>Date</u> <u>Established</u>	<u>Type</u>	<u>Initial</u> <u>Balance</u>	<u>Rem.</u> <u>Years</u>	<u>Payment</u>	<u>Remaining</u> <u>Balance</u>
01/01/1993	Assumption	\$ 1,208,043	13	\$ 65,860	\$ 582,064
01/01/1993	Combined	3,046,634	6	109,472	555,339
01/01/1994	Amendment	3,354,681	14	189,877	1,754,556
01/01/1997	Amendment	291,429	17	17,923	184,465
01/01/1997	Assumption	710,423	17	43,691	449,677
01/01/1998	Assumption	817,513	18	51,339	544,012
01/01/1998	Amendment	2,439,772	18	153,216	1,623,542
01/01/1999	Amendment	5,047,725	19	323,253	3,517,026
01/01/2000	Assumption	1,083,797	20	70,632	787,161
01/01/2000	Amendment	5,059,555	20	329,732	3,674,741
01/01/2001	Assumption	4,455,054	21	294,952	3,359,871
01/01/2003	Experience	9,232,546	8	485,429	3,078,897
01/01/2005	Experience	2,632,377	10	171,090	1,274,018
01/01/2006	Experience	2,366,279	11	164,897	1,309,799
01/01/2009	Experience	6,534,035	14	524,059	4,842,564
01/01/2011	Experience	228,490	16	19,408	193,413
01/01/2012	Experience	128,176	17	11,118	114,423
01/01/2013	Experience	52,246	18	4,615	48,897
01/01/2014	Experience	158,189	19	14,194	154,435
01/01/2015	Assumption	91,418	15	9,507	91,418
Total Charges				\$ 3,054,264	\$ 28,140,318

Schedule MB, line 9c and 9h – Schedule of Funding Standard Account Bases

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

Credit Bases:

<u>Date</u> <u>Established</u>	<u>Type</u>	<u>Initial</u> <u>Balance</u>	<u>Rem.</u> <u>Years</u>	<u>Payment</u>	<u>Remaining</u> <u>Balance</u>
01/01/2001	Experience	\$ 4,897,166	1	\$ 486,157	\$ 486,157
01/01/2002	Experience	926,928	2	92,654	179,043
01/01/2004	Assumption	4,513,197	19	341,903	3,719,942
01/01/2004	Experience	4,091,708	4	414,457	1,497,177
01/01/2006	Assumption	304,113	21	23,176	264,004
01/01/2007	Experience	38,376	7	3,941	22,579
01/01/2008	Experience	2,529,227	8	260,851	1,654,478
01/01/2009	Asset Method	3,121,961	4	417,292	1,507,413
01/01/2009	Method	1,854,114	4	247,827	895,247
01/01/2010	Assumption	6,313,418	10	656,564	4,889,107
01/01/2010	Experience	4,365,153	10	453,954	3,380,373
01/01/2015	Experience	84,999	15	8,839	84,999
Total Credits				\$ 3,407,615	\$ 18,580,519
1.	Net Amortization				\$ 9,559,799
2.	Credit Balance				\$ 9,559,799
3.	Balance Test: [(1) - (2)]				\$ 0
4.	Unfunded Accrued Liability:				
	a. Accrued Liability				\$ 43,758,788
	b. Actuarial Value of Assets				46,438,157
	c. Unfunded Accrued Liability: [(a) - (b), not less than 0]				\$ 0

Schedule MB, line 11 – Justification for Change in Actuarial Assumptions

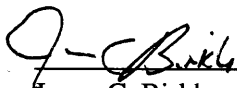
Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

Effective with the January 1, 2015 valuation, the following assumptions were changed based upon historical Plan and industry data as an indicator of anticipated future experience:

- The expense load was increased from \$190,000 to \$210,000 per year.
- The mortality rates projection was changed.

 _____ (signed)
Jason C. Birkle
Enrollment # 14-07856

Schedule MB, line 6 – Rationale for Selection of Significant Actuarial Assumptions

Plan Name: Northwest Ohio Area Industries UAW Retirement Income Plan

EIN: 34-4437724

PN: 001

1. Interest Rate: Based on the Plan's target asset allocation reflecting asset class future return expectations as determined by the Plan's investment consultant.

2. Mortality Rates: RP-2000 table used as base rates. Blue Collar adjustment used to reflect expected workforce mortality experience. RP-2000 Disabled Retiree table used to reflect expected disabled mortality experience. Other adjustments based on the Plan's most recent experience study and expected generational mortality improvement.

3. Retirement Rates: Based on the Plan's most recent experience study.

4. Hours Worked: Based on prior year hours worked and adjusted for anticipated changes in future hours worked.

5. Termination/Disability Rates: Based on the Plan's most recent experience study.

Form 5500Department of the Treasury
Internal Revenue ServiceDepartment 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(a), 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 1210-0115
1210-0089**2015**This Form is Open to Public
Inspection**Part I Annual Report Identification Information**For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

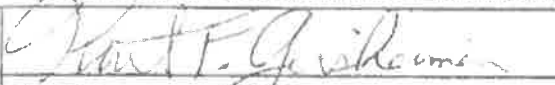
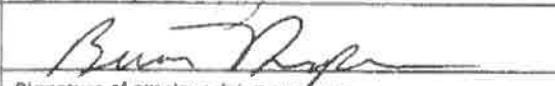
- A** This return/report is for ☒ a multiemployer plan, ☐ a multiple-employer plan (filers checking this box must attach a list of participating employer information in accordance with the form instructions) or ☐ a DFE (specify) _____
- B** This return/report is ☐ a single-employer plan, ☐ the first 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 Northwest Ohio Area Industries UAW Retirement Income Plan	1b Three-digit plan number (PN) <u>001</u> 1c Effective date of plan <u>11/01/1950</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt, suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) Board of Trustees Northwest Ohio Area Industries UAW Retirement Inco c/o Stoner & Associates 205 W. Fourth Street - Suite 225 Cincinnati OH 45202	2b Employer Identification Number (EIN) <u>34-4437724</u> 2c Plan Sponsor's telephone number <u>(800) 832-7113</u> 2d Business code (see instructions) <u>541990</u>

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

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

SIGN HERE		<u>7/13/16</u>	Kurt Geisheimer Enter name of individual signing as plan administrator
SIGN HERE		<u>9-15-16</u>	Brian Draper 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)			Preparer's telephone number

For Paperwork Reduction Act Notice and OMB Control Numbers, see the Instructions for Form 5500.

Form 5500 (2015)
v. 150123

Northwest Ohio Area Industries UAW Retirement Income Plan

Financial Statements and Supplemental Schedules
December 31, 2015 and 2014
with Independent Auditors' Report

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INDEPENDENT AUDITORS' REPORT

Board of Trustees
Northwest Ohio Area Industries UAW
Retirement Income Plan
205 West Fourth Street, Suite 225
Cincinnati, OH 45202

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Northwest Ohio Area Industries UAW Retirement Income Plan (the "Plan"), which comprises the statements of net assets available for benefits as of December 31, 2015 and 2014, the related statements of changes in net assets available for benefits for the years then ended, the statements of accumulated plan benefits as of December 31, 2014 and 2013, and the related statements of changes in accumulated plan benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' 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 of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for our opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by Fifth Third Bank, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained certification from the trustee as of and for the years ended December 31, 2015 and 2014, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

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

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Other Matter

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

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

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

Clark, Schaefer, Hackett & Co.

Dayton, Ohio
August 23, 2016

Northwest Ohio Area Industries UAW Retirement Income Plan
Statements of Net Assets Available for Benefits
December 31, 2015 and 2014

	<u>2015</u>	<u>2014</u>
Assets		
Investments at fair value:		
Money market funds	\$ 1,392,160	2,301,689
Corporate obligations	1,525,317	1,705,003
U.S. Government securities and agency obligations	1,711,478	911,433
Equity securities	22,071,254	24,355,855
Registered investment companies	<u>13,165,705</u>	<u>14,538,931</u>
Total investments	39,865,914	43,812,911
Cash	64,473	58,932
Receivables:		
Employer contributions	14,262	17,471
Accrued interest	30,558	27,393
Prepaid expenses	<u>6,580</u>	<u>6,640</u>
	<u>39,981,787</u>	<u>43,923,347</u>
Liabilities		
Accounts payable	<u>26,182</u>	<u>23,510</u>
Total liabilities	<u>26,182</u>	<u>23,510</u>
Net assets available for benefits	<u>\$ 39,955,605</u>	<u>43,899,837</u>

See accompanying notes to the financial statements.

Northwest Ohio Area Industries UAW Retirement Income Plan
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2015 and 2014

	<u>2015</u>	<u>2014</u>
Investment income (loss):		
Net investment earnings (losses)	\$ (602,948)	2,486,214
Less: investment expenses	<u>(267,782)</u>	<u>(285,264)</u>
	(870,730)	2,200,950
Employer contributions	<u>198,109</u>	<u>202,967</u>
Total additions	<u>(672,621)</u>	<u>2,403,917</u>
Benefits paid directly to participants	3,034,357	3,029,887
Administrative expenses:		
Plan administration and other expenses	83,034	93,420
Professional fees	112,360	97,188
Pension Benefit Guaranty Corporation insurance premium	<u>41,860</u>	<u>19,680</u>
Total deductions	<u>3,271,611</u>	<u>3,240,175</u>
Net decrease	<u>(3,944,232)</u>	<u>(836,258)</u>
Net assets available for benefits		
Beginning of year	<u>43,899,837</u>	<u>44,736,095</u>
End of year	<u>\$ 39,955,605</u>	<u>43,899,837</u>

See accompanying notes to the financial statements.

Northwest Ohio Area Industries UAW Retirement Income Plan
Statements of Accumulated Plan Benefits
December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
Actuarial present value of accumulated plan benefits:		
Vested benefits:		
Participants currently receiving payments	\$ 26,610,131	26,277,340
Other participants	<u>16,969,641</u>	<u>16,962,913</u>
	43,579,772	43,240,253
Nonvested benefits	<u>179,016</u>	<u>205,241</u>
Total actuarial present value of accumulated plan benefits	\$ <u><u>43,758,788</u></u>	<u><u>43,445,494</u></u>

See accompanying notes to financial statements.

Northwest Ohio Area Industries UAW Retirement Income Plan
Statements of Changes in Accumulated Plan Benefits
Years Ended December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
Actuarial present value of accumulated plan benefits		
at beginning of year	\$ 43,445,494	42,984,677
Increase (decrease) during the year attributed to:		
Plan experience and benefits accumulated	209,875	468,025
Increase for interest due to the decrease in the discount period	3,041,887	3,009,770
Change in assumptions	91,419	(23,391)
Benefits paid	<u>(3,029,887)</u>	<u>(2,993,587)</u>
Net increase	<u>313,294</u>	<u>460,817</u>
Actuarial present value of accumulated plan benefits		
at end of year	<u>\$ 43,758,788</u>	<u>43,445,494</u>

See accompanying notes to the financial statements.

1. DESCRIPTION OF THE PLAN:

The following brief description of the Northwest Ohio Area Industries UAW Retirement Income Plan is provided for general information purposes only. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined benefit multi-employer pension plan pursuant to an agreement between several Locals of the International Union, United Automobile, Aerospace and Agricultural Implement Workers of America (UAW) and a number of different employers who have entered into collective bargaining agreements with the UAW. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA) and all subsequent amendments.

Contributions

In accordance with the collective bargaining agreement, employers are required to make monthly contributions at a fixed dollar amount for each "paid" hour worked by participants. No participant contributions to the Plan are permitted.

Eligibility

Under the terms of the Plan, all employees on the seniority lists of the participating employers are eligible to participate. These participants are credited for a partial or full year of service based upon the number of hours worked during the year. These service years are recognized when determining vesting and computing benefits to be paid to participants. The Plan was frozen as of March 31, 2009, after which hours of service shall not count towards the employee's credited service for the purpose of accruing benefits.

Benefits

The Plan provides for normal, early and disability retirement benefits. These are distributable to individuals with a minimum of five years of service for normal retirement and ten years of service for early and disability retirement. Participants must have reached the age of 65 for normal retirement and 57 with at least 10 years of service for early retirement to receive such benefits (at a reduced amount). Participants with at least 10 years of service may be eligible for disability benefits. All retirees are eligible for a \$2,500 death benefit.

Vesting

Participants are fully vested after five years of service.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

The following are the significant accounting policies of the Plan:

Basis of accounting

The financial statements of the Plan are prepared using the accrual method of accounting.

Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein; disclosure of contingent assets and liabilities; and the actuarial present value of accumulated plan benefits; at the date of the financial statements and changes therein. Actual results could differ from those estimates.

Investment valuation and income recognition

The Plan's investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date, see Note 5 for discussion of fair value measurements.

Purchases and sales are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net investment earnings include realized gains and losses on investments sold during the year and unrealized gains and losses on investments held at year-end.

Actuarial present value of accumulated plan benefits

Accumulated plan benefits are those future periodic payments that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits payable under all circumstances – retirement, death, and termination of employment – are included, to the extent they are deemed attributable to employee service rendered to the valuation date.

The actuarial present value of accumulated plan benefits is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as death disability, withdrawal or retirement) between the valuation date and the expected date of payment. The more significant actuarial assumptions underlying the actuarial computations are as follows:

1. Mortality rates Non-disabled: RP-2000 Table with Blue Collar adjustment
2. Disability mortality rates: RP-2000 Disabled Retiree Disability Table
3. Retirement rate: 100% at Age of 62.
4. Discount rate: 7.25%
5. Provision for expense: \$190,000
6. Actuarial cost method: Unit credit.

As of December 31, 2015 the Plan was not in endangered or critical status.

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

Payment of benefits

Benefit payments to participants are recorded upon distribution.

Change in accounting policy

The Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) 2015-12, "Plan Accounting: Defined Benefit Pension Plans (Topic 960): (Part 1) Fully Benefit-Responsive Investment Contracts, (Part II) Plan Investment Disclosures, and (Part III) Measurement Date – Practical Expedient." ASU 2015-12 simplifies disclosures and reporting by employee benefit plans. ASU 2015-12 is effective for fiscal years beginning December 15, 2015, with earlier adoption permitted. The Plan has elected to early adopt Part II ASU 2015-12, applied retrospectively to all periods presented. This change has no impact on net assets available for benefits.

Subsequent events

The plan administrator evaluates events and transactions occurring subsequent to the date of the financial statements for matters requiring recognition or disclosure in the financial statements. The accompanying financial statements consider events through August 23, 2016, the date on which the financial statements were available to be issued.

3. FUNDING POLICY:

The Plan is financed entirely by employer contributions as specified in the Employer Collective Bargaining Agreements with the UAW. The contribution rate is \$.62 per compensated hour. All contributions are remitted directly to Fifth Third Bank, Trustee, by the employers. Contribution levels for both 2015 and 2014 have met the minimum funding requirements of ERISA.

4. INVESTMENTS:

Plan management has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Fifth Third Bank, the Trustee, has certified to the completeness and accuracy of all investments reflected on the accompanying statements of net assets available for benefits as of December 31, 2015 and 2014, and the supplemental schedule of assets (held at end of year) as of December 31, 2015; the related investment activity reflected in the statements of changes in net assets available for benefits for the years ended December 31, 2015 and 2014.

The Plan's net investment earnings (losses) were as follows:

	<u>2015</u>	<u>2014</u>
Interest from money market, U.S. Government securities and agency obligations	\$ 87,886	96,190
Dividends from equity securities	274,475	286,873
Unrealized appreciation (depreciation) from debt and equity investments held at year end		
U.S. Government securities and agency obligations	(19,357)	18,254
Corporate obligations	(65,718)	38,722
Equity securities	(5,731,666)	(1,585,658)
	<u>(5,816,741)</u>	<u>(1,528,682)</u>
Realized gain from debt and equity investments sold during the year	5,586,724	2,752,634
Net earnings from registered investment companies:		
Dividends	597,278	724,480
Net appreciation (depreciation)	(1,332,570)	154,719
	<u>(735,292)</u>	<u>879,199</u>
	<u>\$ (602,948)</u>	<u>2,486,214</u>

All investments of the Plan are maintained in bank trustee accounts. Purchases and sales of securities are authorized by independent managers under investment policy guidelines established by the Plan.

5. FAIR VALUE MEASUREMENTS:

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

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

Level 2: Inputs to the valuation methodology include: Quoted prices for similar assets or liabilities in active markets; Quoted prices for identical or similar assets or liabilities in inactive markets; Inputs other than quoted prices that are observable for the asset or liability; Inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2015 and 2014.

Money market funds: Valued at cost, which approximates fair value.

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

U.S. Government Securities and agency obligations: Valued using pricing models maximizing the use of observable inputs for similar securities.

Equity securities: Valued at the closing price reported on the active market on which the securities is traded.

Registered investment companies: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The preceding methods may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2015:

	<u>Total</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Money market funds	<u>\$ 1,392,160</u>	<u>1,392,160</u>	<u>-</u>	<u>-</u>
Corporate obligations	<u>1,525,317</u>	<u>-</u>	<u>1,525,317</u>	<u>-</u>
U.S. Government securities and and agency obligations	<u>1,711,478</u>	<u>-</u>	<u>1,711,478</u>	<u>-</u>
Equity securities	<u>22,071,254</u>	<u>22,071,254</u>	<u>-</u>	<u>-</u>
Registered investment companies	<u>13,165,705</u>	<u>13,165,705</u>	<u>-</u>	<u>-</u>
	<u><u>\$ 39,865,914</u></u>	<u><u>36,629,119</u></u>	<u><u>3,236,795</u></u>	<u><u>-</u></u>

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2014:

	<u>Total</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Money market funds	<u>\$ 2,301,689</u>	<u>2,301,689</u>	<u>-</u>	<u>-</u>
Corporate obligations	<u>1,705,003</u>	<u>-</u>	<u>1,705,003</u>	<u>-</u>
U.S. Government securities and and agency obligations	<u>911,433</u>	<u>-</u>	<u>911,433</u>	<u>-</u>
Equity securities	<u>24,355,855</u>	<u>24,355,855</u>	<u>-</u>	<u>-</u>
Registered investment companies	<u>14,538,931</u>	<u>14,538,931</u>	<u>-</u>	<u>-</u>
	<u><u>\$ 43,812,911</u></u>	<u><u>41,196,475</u></u>	<u><u>2,616,436</u></u>	<u><u>-</u></u>

6. WITHDRAWAL LIABILITY CONTRIBUTIONS:

The Plan assesses withdrawal liability on employers that cease to participate under the collective bargaining agreement. Receivables from employers for withdrawal liability amounted to \$2,967,916 and \$2,978,729 at December 31, 2015 and 2014, respectively. In reviewing the employers responsible for the receivables and current economic conditions, the Board and plan management has established a reserve for the total amount, and as such, withdrawal liability contributions are recognized in the statements of changes in net assets available for benefits in the year that they are received. Included in employer contributions in the accompanying statements of changes in net assets available for benefits are withdrawal liability contributions of \$10,813 and \$20,210 the years ended December 31, 2015 and 2014, respectively.

7. RELATED PARTY TRANSACTIONS:

Certain plan investments are money market funds of Fifth Third Bank, the Trustee, as defined by the Plan. These transactions, therefore, qualify as party-in-interest transactions. Fees paid by the Plan to Fifth Third Bank for administrative and investment fees amounted to \$51,393 and \$54,634 in 2015 and 2014, respectively.

8. TAX STATUS:

The Plan obtained its latest determination letter on September 10, 2015, in which the Internal Revenue Service states that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code and therefore believe that the Plan is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate the tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2015, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements.

9. PLAN TERMINATION:

The Plan continues in existence as long as the Employer Collective Bargaining Agreements with the UAW are in effect. The Plan shall be considered terminated if all, or a majority of the employers, discontinue the Plan with the consent of the UAW.

In the event the Plan terminates, the net assets of the Plan will be allocated in accordance with provisions of the Plan, subject to the requirements of ERISA and its related regulations.

Certain benefits under the Plan are insured by the Pension Benefit Guaranty Corporation (PBGC), a U.S. government agency. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivors' pensions. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, the PBGC does not guarantee all benefits under the Plan, and the amount of benefit protection is subject to certain limitations, as there is a statutory ceiling on the amount of an individual's monthly benefit that the PBGC guarantees.

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

10. RISKS AND UNCERTAINTIES:

The Plan receives contributions primarily from employers who are located in the Northwest Ohio area. As such, it is affected by the general economic conditions of the area. For the year ended December 31, 2015, three employers represented 51%, 32% and 11% of total employer contributions, respectively. For the year ended December 31, 2014, the same three employers represented 52%, 34% and 9% of total employer contributions, respectively.

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

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

Supplemental Schedules

Northwest Ohio Area Industries UAW Retirement Income Plan
 EIN #34-4437724; Plan #001
 Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
 December 31, 2015

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
Money market funds:				
*	Fifth Third Banksafe Trust	1,392,160	\$ 1,392,160	1,392,160
	Total Money market funds		1,392,160	1,392,160
Corporate Obligations:				
	Abbvie Inc 05/06/13 1.75% due 11/06/42	20,000	18,758	18,678
	AFLAC Inc. 08/09/10 6.45% due 08/15/40	15,000	19,956	18,401
	AMGEN Inc. 05/22/14 3.63% due 05/22/24	20,000	20,329	19,993
	Anheuser Busch Inbev 01/27/14 2.15% due 02/01/19	20,000	20,081	19,884
	AT&T Inc 06/14/12 1.70% due 06/01/17	15,000	15,059	15,041
	Bank of America Credit Card Tr dtd 02/13/14 various% due 06/15/21	30,000	29,976	29,948
	Bank of America Credit Card Tr dtd 04/29/15 1.36% due 09/15/20	35,000	34,996	34,763
	Bank of America Corp dtd 08/14/06 5.75% due 08/15/16	30,000	31,317	30,735
	Bank of America Corp dtd 01/11/13 3.3% due 01/11/23	35,000	35,112	34,452
	BB&T Corp Sr Medium Term NTS 03/22/12 2.15% due 03/22/17	25,000	25,361	25,193
	Berkshire Hathaway dtd 01/11/11 4.25% due 01/15/21	25,000	27,486	27,268
	BHP Billiton Fin Ltd 09/30/13 5.00 09/30/43	15,000	17,003	13,482
	BP Cap Mkts PLC dtd 09/26/13 2.241% due 09/26/18	25,000	25,357	25,076
	Burlington North Santa Fe 03/02/12 4.4% due 03/15/42	20,000	19,360	19,018
	Cabelas CR Card Master NT 03/16/15 Var% due 03/15/23	35,000	35,000	34,532
	California St 10/15/09 6.20% due 10/01/19	50,000	58,535	57,343
	Carmax Auto Owner Tr dtd 02/12/14 0.79% due 10/15/18	30,418	30,343	30,294
	Catepillar Finl Svcs Mtns 02/28/13 2.625% due 03/01/23	30,000	29,346	28,934

Northwest Ohio Area Industries UAW Retirement Income Plan
EIN #34-4437724; Plan #001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2015

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
	Chevron Corp 06/24/13 1.718% due 06/24/18	15,000	15,107	14,923
	Cisco Sys Inc. 03/03/14 2.125% due 03/01/19	25,000	25,319	25,215
	Citigroup Inc SR NT 02/18/15 2.4% due 02/18/20	25,000	24,948	24,708
	Citigroup Inc dtd 04/27/15 3.3% due 04/27/25	35,000	34,001	34,373
	Comcast Corp New 06/18/09 6.55% due 07/01/39	20,000	27,314	25,189
	COMM 2012-LC4 Mtg TR dtd 03/01/12 3.29% due 12/10/44	20,000	20,676	20,440
	COMM Mtg TR dtd 05/01/15 3.497% due 05/10/48	20,000	20,598	20,068
	COMM Mortgage Trust dtd 07/01/14 3.69% due 08/10/47	20,000	20,831	20,319
	Deere John Cap Corp Mtn 03/04/14 1.95% due 03/04/19	15,000	15,040	14,957
	EQVA 1996 A dtd 11/01/96 Var% due 01/25/28	1,691	1,688	1,692
	Ford CR Master dtd 09/17/13 Var% due 09/15/18	25,000	25,059	24,993
	GE Dealer Master dtd 01/20/15 Var% 07/20/19	20,000	19,966	19,972
	Goldman Sachs Group Inc dtd 01/22/13 3.625% due 01/22/23	20,000	20,792	20,227
	Goldman Sachs Group Inc dtd 01/23/15 3.5% due 01/23/25	40,000	39,286	39,312
	GSMS 2006 A4 dtd 10/1/2006 Var% due 11/10/2039	12,583	13,321	12,562
	GS MTG Sec TR dtd 05/01/15 3.382% due 05/12/50	25,000	25,195	24,870
	Hyundai Auto Receivables dtd 01/30/13 0.56% due 03/15/16	2,480	2,481	2,479
	JPMBB Coml Mtg Secs Tr dtd 005/01/14 3.05% due 04/15/47	35,000	36,259	35,722
	JPMBB Coml Mtg Secs Tr dtd 08/01/13 3.02% due 08/15/46	15,000	15,541	15,296
	JPMCC dtd 05/13/14 3.625% due 05/13/24	20,000	20,883	20,296
	JPMCC dtd 07/21/15 3.9% due 07/15/25	25,000	25,480	25,763
	LBUBS dtd 11/11/06 5.35% due 11/15/38	15,000	15,954	15,280
	Metlife Inc dtd 03/05/15 3% due 03/01/25	35,000	33,533	33,630
	Mississippi Pwr Co 10/19/11 4.75% due 10/15/41	15,000	16,561	12,009
	Missouri St Hwys & Trans 09/30/09 5.45% due 05/01/33	50,000	60,824	58,840

Northwest Ohio Area Industries UAW Retirement Income Plan
EIN #34-4437724; Plan #001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2015

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	<u>Current Value</u>
	Nissan Auto Receivables dtd 12/11/13 0.67%S due 08/15/18	21,734	21,682	21,685
	Oracle Corp dtd 07/08/14 2.8% due 07/08/21	20,000	20,191	20,258
	Phillip Morris Intl Inc Sr Nt 08/21/12 1.13% due 08/21/17	20,000	19,916	19,971
	Prudential Finl Inc 06/21/10 5.375% due 06/21/20	20,000	22,996	22,235
	Rio Tinto Fin USA dtd 03/22/12 3.5% due 03/22/22	25,000	25,089	23,564
	San Diego Gas & Elec Co 08/26/10 4.50% due 08/15/40	15,000	16,694	15,689
	Schlumberger Invt SA 12/03/13 3.650 12/01/23	15,000	15,680	15,218
	Sequoia Mtg Trust 1/01/12 3.47% 1/25/42	21,897	22,251	22,076
	Shell Intl Fin dtd 08/21/12 3.625% due 08/21/42	25,000	22,564	20,860
	Simon Property Group dtd 01/25/10 5.65% due 02/01/20	45,000	51,654	50,432
	Target Corp 07/16/10 3.875% due 07/15/20	25,000	27,144	26,862
	Toyota MTR Corp MTN 07/13/15 2.8% due 07/13/22	15,000	14,963	14,931
	United Technologies Corp 06/01/12 3.1% 06/01/22	25,000	25,359	25,444
	Verizon Communications Inc 09/18/13 5.15% due 09/15/23	35,000	38,401	38,477
	Wachovia Bank dtd 12/13/06 5.31% due 11/15/48	14,265	15,116	14,459
	WAMU dtd 09/01/03 5.00% due 10/25/18	6,091	6,258	6,159
	Wells Fargo & Co. dtd 02/13/13 3.45% due 02/13/23	25,000	25,248	25,059
	Wells Fargo & Co. dtd 05/07/12 2.10% due 05/08/17	25,000	25,424	25,248
	Wells Fargo & Co dtd 07/22/15 4.3% due 07/22/27	25,000	25,515	25,538
	World Finl Network Cr Card 10/5/12 2.15% due 4/15/23	25,000	24,836	24,931
	Xilinx Inc dtd 03/12/14 3.00% due 03/15/21	20,000	19,975	20,051
	Total Corporate Obligations		1,556,988	1,525,317

Northwest Ohio Area Industries UAW Retirement Income Plan
EIN #34-4437724; Plan #001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2015

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
	U.S. Government securities and agency obligations:			
	Federal Home Loan Mortgage Corp. dtd 06/01/07 5.50% due 07/01/37	5,985	6,691	6,636
	Federal Home Loan Mortgage Corp. dtd 12/01/06 5.50% due 12/01/36	32,031	35,844	35,584
	Federal Home Loan Mortgage Corp. dtd 10/01/07 5.50% due 10/01/37	22,414	25,026	24,936
	Federal Home Loan Mortgage Corp. dtd 12/01/08 6.00% due 12/01/23	29,359	32,729	32,419
	Federal Home Loan Mortgage Corp. dtd 05/01/03 6.00% due 04/01/33	11,839	13,559	13,508
	Federal Home Loan Mortgage Corp. dtd 12/01/03 5.50% due 12/01/33	32,079	36,111	35,657
	Federal Home Loan Mortgage Corp. dtd 11/01/04 5.50% due 12/01/19	9,417	10,115	9,942
	Federal Home Loan Mortgage Corp. dtd 07/01/07 7.00% due 08/01/37	6,441	7,126	7,177
	Federal Home Loan Mortgage Corp. dtd 03/01/15 3.50% due 04/01/45	67,130	69,128	69,369
	Federal Home Loan Mortgage Corp. dtd 06/01/15 3.50% due 06/01/45	48,997	50,765	50,707
	Federal Home Loan Mortgage Corp. dtd 07/01/15 3.50% due 08/01/45	98,117	101,398	101,394
	Federal Home Loan Mortgage Corp. dtd 08/01/15 3.50% due 09/01/45	176,737	183,012	182,640
	Federal Home Loan Mortgage Corp. dtd 09/01/15 4.00% due 10/01/45	69,388	73,713	73,641
	Federal Home Loan Mortgage Corp. dtd 07/01/02 5.50% due 08/01/17	1,825	1,927	1,853
	Federal Home Loan Mortgage Corp. dtd 12/01/02 5.50% due 12/01/17	2,722	2,875	2,806
	Federal Home Loan Mortgage Corp. dtd 09/01/06 6.00% due 09/01/36	7,608	8,652	8,638
	Federal Home Loan Mortgage Corp. dtd 08/01/15 4.00% due 08/01/45	78,838	84,320	83,489
	Fannie Mae dtd 4/27/15 1.5% due 06/22/20	40,000	39,395	39,502
	Fannie Mae dtd 04/15/13 .0875% due 05/21/18	35,000	34,729	34,672
	Freddie Mac 12/01/10 3.5% 3/15/25 Series 3378 CL D	33,081	34,342	34,263
	Freddie Mac 10/1/09 4.00% 10/15/21	8,496	8,738	8,611
	TSY INFL IX N/B 01/15/15 0.25% 01/15/25	105,000	100,251	100,655
	United States Treasury Bds dtd 11/15/12 2.75% due 11/15/42	252,000	244,784	240,277
	United States Treasury Nts dtd 01/31/14 2.125% due 01/31/21	125,000	127,492	126,846

Northwest Ohio Area Industries UAW Retirement Income Plan
EIN #34-4437724; Plan #001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2015

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
	United States Treasury Nts dtd 03/31/14 1.625% due 03/31/19	110,000	111,008	110,688
	United States Treasury Nts dtd 01/31/12 1.25% due 01/31/19	25,000	25,116	24,916
	United States Treasury Nts dtd 11/30/12 .625% due 11/30/17	200,000	198,501	198,344
	United States Treasury NT dtd 05/15/15 2.125% due 05/15/25	53,000	52,257	52,308
	Total U.S. Government securities and agency obligations		1,719,604	1,711,478
Equity securities:				
	Abbvie Inc	3,896	244,462	230,799
	Accenture PLC Class A	1,599	163,761	167,096
	ACI Worldwide Inc	1,724	40,382	36,894
	Adobe Sys Inc	3,575	259,902	335,836
	Agios Pharmaceuticals	176	18,863	11,426
	Akorn Inc	1,557	56,363	58,092
	Alexion Pharmaceuticals Inc	1,650	294,627	314,738
	Alibaba Gorup Holding Ltd Sponsored ADS	5,325	492,388	432,763
	Align Technology Inc	839	46,908	55,248
	Alliance Data Sys	549	163,547	151,837
	Alphabet Inc Cap Stk CL C	245	232,648	185,926
	Alphabet Inc Cap Stk CL A	530	301,339	412,345
	Altria Group Inc	4,853	239,107	282,493
	AMAG Pharmaceuticals	297	20,281	8,966
	Amazon.com Inc	465	242,405	314,289
	AMDOCS Limited	1,140	53,187	62,210
	American Express Co	3,230	250,236	224,647

Northwest Ohio Area Industries UAW Retirement Income Plan
EIN #34-4437724; Plan #001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2015

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
	Anacor Pharmaceuticals	182	21,391	20,561
	Apache Corp	3,112	163,750	138,391
	Apartment Investment & Management	5,476	203,433	219,204
	Apple Inc	2,206	243,498	232,204
	Athenahealth Inc.	1,125	163,913	181,091
	Autoliv Inc	699	74,178	87,214
	Avis Budget Group Inc	812	50,208	29,467
	Baidu Inc	2,300	501,146	434,792
	Bankunited Inc	1,690	48,072	60,941
	BE Aerospace	539	31,273	22,837
	Biogen Idec Inc	625	212,156	191,469
	Biomarin Pharm Inc.	2,325	212,294	243,567
	Bitauto Holdings Ltd	644	45,344	18,212
	Booz Allen Hamilton Hldg Corp	2,600	66,053	80,210
	Broadsoft Inc	564	20,265	19,943
	Bruker Biosciences Corp	2,870	56,149	69,655
	Burlington Stores Inc	1,022	57,630	43,844
	Campbell Soup Co	1,278	58,883	67,159
	Carrizo Oil & Gas Inc	991	41,226	29,314
	Carters Inc	392	39,027	34,900
	CBOE Holdings	4,366	276,892	283,353
	CBRE Group Inc	2,214	75,830	76,560
	Centene Corp	926	48,083	60,940
	Cerner Corp	2,825	182,664	169,980
	CF Industries Holdings	3,112	177,333	127,001

Northwest Ohio Area Industries UAW Retirement Income Plan
EIN #34-4437724; Plan #001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2015

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
	Chipotle Mexican Grill Inc.	440	293,897	211,134
	Ciena Corp	2,071	40,198	42,849
	Cimarex Energy Co	610	61,293	54,522
	CIT Group Inc	1,520	72,067	60,344
	Core Laboratories N.V.	215	25,873	23,379
	Dexcom Inc	626	34,461	51,269
	Diamondback Energy	501	38,603	33,517
	Dillard's Inc	311	38,931	20,436
	Discover Financial Services	3,625	237,401	194,373
	Dolby Laboratories	886	38,204	29,814
	Dun & Bradstreet Corp	610	64,276	63,397
	Dunkin Brands Group Inc	748	39,697	31,857
	Eaton Vance Corp	5,022	205,586	162,863
	Edwards Lifesciences Corp	2,050	147,455	161,909
	Enanta Pharmaceuticals Inc	1,057	46,643	34,902
	Entegris Inc	2,701	35,680	35,842
	Expeditors Intl Wash Inc	1,370	61,116	61,787
	F5 Networks Inc	537	70,060	52,068
	Facebook Inc.	6,100	475,922	638,426
	FireEye Ince	855	38,313	17,733
	Firstmerit Corp	3,620	63,274	67,513
	First Rep Bank San Francisco	1,061	55,299	70,090
	FMC Technologies Inc	3,850	176,391	111,689
	Foot Locker Inc	1,313	75,204	85,463
	Fortinet Ince	1,609	57,489	50,153

Northwest Ohio Area Industries UAW Retirement Income Plan
EIN #34-4437724; Plan #001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2015

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
	Franklin Res Inc	3,996	163,309	147,133
	Gartner Inc	455	38,316	41,269
	Gilead Sciences Inc	1,614	152,136	163,321
	Global PMTS Inc	1,460	58,933	94,185
	Guidewire Software Inc	343	19,442	20,635
	Hain Celestian Group Inc	833	48,556	33,645
	Halliburton Co	1,499	67,835	51,026
	Harley Davidson Inc	1,330	65,100	60,369
	Harris Corp	2,111	167,746	183,446
	HD Supply Holdings Inc	2,245	66,378	67,417
	Heartland Payment Systems Inc	960	51,792	91,027
	Hewlett Packard Enterprise Co	2,719	43,417	41,329
	Horizon Pharma	1,255	37,329	27,196
	HP Inc	2,719	39,498	32,193
	IAC Interactive Corp	2,075	126,806	124,604
	ICON PLC SHS	717	36,560	55,711
	IDEXX Labs Inc	522	37,106	38,064
	Illumina Inc	1,250	240,330	239,931
	IMAX Corp	1,063	36,108	37,779
	Incyte Corp	1,250	138,546	135,563
	Infinera Corp	2,886	49,723	52,294
	Interactive Brokers Gro-CI	662	19,304	28,863
	IONIS Pharmaceuticals Inc	1,043	40,409	64,593
	Jazz Pharmaceuticals Plc	1,943	287,407	273,108
	Kapstone Paper & Packaging	1,668	48,889	37,680

Northwest Ohio Area Industries UAW Retirement Income Plan
 EIN #34-4437724; Plan #001
 Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
 December 31, 2015

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
	Kirby Corp	765	61,766	40,254
	Lendingclub Corp	12,025	231,968	132,876
	LinkedIn Corp	1,750	401,993	393,890
	LKQ Corp	2,380	57,887	70,519
	Lockheed Martin Corp	1,462	281,537	317,473
	Lyondellbasell Industries	1,998	166,573	173,626
	Manhattan Associates	575	23,414	38,048
	ManpowerGroup, Inc	730	49,764	61,532
	Marathon Pete Corp	5,262	237,474	272,782
	Marketaxess Holdings	234	16,780	26,112
	Mastercard Inc	1,728	159,576	168,238
	Maximus Inc	1,210	65,701	68,063
	McGraw-Hill Financial	2,183	194,243	215,200
	Medidata Solutions Inc	868	41,810	42,784
	Medivation Inc	1,278	63,651	61,779
	Mercadolibre Inc	576	75,521	65,860
	Microsemi Corp	1,710	61,461	55,729
	Middleby Corp	494	56,000	53,288
	Mobileye Amsteveen Ord	3,475	187,592	146,923
	Momenta	914	11,004	13,564
	Monsanto Co	2,275	271,794	224,133
	Moodys Corp	1,930	184,913	193,656
	Mylan Inc.	1,533	71,961	82,889
	Netflix Inc	2,075	233,670	237,339
	Newmarket Corp	468	188,852	178,182

Northwest Ohio Area Industries UAW Retirement Income Plan
EIN #34-4437724; Plan #001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2015

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
	News Corp CL A	4,190	55,577	55,978
	New York Cmnty Bancorp Inc	3,710	61,367	60,547
	Noble Corp Plc	18,224	245,309	192,263
	Nordson Corp	598	46,620	38,362
	Old Dominion	992	77,019	58,597
	Ophthotech Corp	459	36,071	36,045
	Owens III Inc	2,900	72,660	50,518
	Packaging Corp Amer	950	65,372	59,898
	Palo Alto Networks Inc	975	156,795	171,737
	Perkinelmer Inc	1,410	61,659	75,534
	Philip Morris International Inc	2,811	230,860	247,115
	Pinnacle West Cap Corp	1,010	64,971	65,125
	Power Integrations Inc	656	33,941	31,901
	Priceline.com Inc	250	285,053	318,738
	Proto Labs Inc	387	27,108	24,648
	PTC Inc	1,860	67,037	64,412
	PVH Corp	655	80,370	48,241
	Radius Health Inc	347	21,224	21,354
	Regeneron Pharmaceuticals Inc	735	301,534	399,009
	Reinsurance Group Amer Inc	745	65,277	63,735
	Resmed Inc	1,220	68,441	65,502
	Robert Half Intl Inc	1,120	65,386	52,797
	Rockwell Collins	1,969	166,341	181,739
	Ross Stores Inc	1,027	48,403	55,263
	Sabre Corp	1,713	46,223	47,913

Northwest Ohio Area Industries UAW Retirement Income Plan
EIN #34-4437724; Plan #001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2015

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
	Salesforce.com Inc	7,800	462,618	611,520
	Schlumberger LTD	2,225	190,037	155,194
	Schwab Charles Corp	7,025	212,085	231,333
	Scotts Miracle-Gro Company	1,060	66,059	68,381
	Signet Jewelers	411	54,075	50,837
	Silgan Holdings Inc	886	47,490	47,596
	Skechers USA Inc	1,823	57,945	55,073
	SM Energy Co	4,157	189,739	81,727
	Splunk Inc	4,387	261,859	257,999
	Starwood Waypoint Residential	2,470	62,715	55,921
	Supernus Pharmaceuticals Inc	1,487	19,903	19,985
	Synaptics Inc	750	61,397	60,255
	Synopsys Inc	1,300	56,511	59,293
	Tableau Software Inc Cl A	789	72,270	74,340
	Tandem Diabetes Care Inc Common	663	8,420	7,830
	Tesoro Corporation	1,746	170,292	183,976
	Timkin Co	1,740	72,962	49,747
	TJX Cos Inc	4,034	276,652	286,051
	Total System Services	2,059	69,924	102,538
	Towers Watson & Co	508	57,490	65,258
	Triumph Group Inc New	1,290	81,976	51,278
	Umpqua Holdings Corp	3,800	64,638	60,420
	Under Armour Inc	1,925	171,940	155,174
	United Parcel Service	2,476	263,121	238,265
	United Rentals	1,060	81,540	76,892

Northwest Ohio Area Industries UAW Retirement Income Plan
EIN #34-4437724; Plan #001
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2015

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
	United Therapeutics Corp	611	88,696	95,689
	Universal Health Services	390	43,391	46,601
	Urban Outfitters Inc	2,980	90,489	67,795
	Valero Energy	3,508	173,646	248,051
	Veeva Sys Inc	684	18,557	19,733
	Verint Sys Inc	623	36,308	25,269
	Verifone Systems Inc	2,020	67,953	56,600
	Verisk Analytics Inc	2,636	176,453	202,656
	Visa Inc	9,775	640,751	758,051
	Wabtec	920	79,939	65,430
	Waddell & Reed Financial	6,537	296,297	187,350
	Western Digital Corp	2,514	278,300	150,966
	Western Union Co	10,465	187,428	187,428
	Williams Sonoma Inc.	1,059	81,286	61,856
	Wyndham Worldwide Corp	666	57,116	48,385
	YUM! Brands Inc	991	72,194	72,393
	YY Inc ADS Repstg Com CL A	673	41,955	42,042
	Zions Bancorp	2,500	70,685	68,242
	Total equity securities		22,248,030	22,071,254
Registered investment companies:				
	Templeton Global Bond Fund Advantage	349,385	4,331,754	4,028,412
	American Funds High Income Fund	333,271	3,576,881	3,116,084

Northwest Ohio Area Industries UAW Retirement Income Plan
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 Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
 December 31, 2015

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
	Harding Loevner Funds International Equity Fund	174,452	3,062,213	2,983,138
	Voya Real Estate Fund	149,071	<u>3,157,491</u>	<u>3,038,071</u>
	Total registered investment companies		<u>14,128,339</u>	<u>13,165,705</u>
	Total Assets Held		\$ <u><u>41,045,121</u></u>	<u><u>39,865,914</u></u>

Northwest Ohio Area Industries UAW Retirement Income Plan
 EIN #34-4437724; Plan #001
 Schedule H, Line 4j - Schedule of Reportable Transactions
 Year Ended December 31, 2015

(a)	(b)		(c)	(d)	(g)	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
<u>Identity of Party Involved</u>	<u>Description of Asset</u>		<u>Purchase Price</u>	<u>Selling Price</u>	<u>Cost of Asset</u>		
<u>Category (iii) - Series of Transactions in Excess of 5% of Net Assets</u>							
* Fifth Third BankSafe Trust	Money market fund	Purchases	\$3,151,222	-	3,151,222	3,151,222	-
	Money market fund	Sales	-	4,060,751	4,060,751	4,060,751	-

* Party-in-interest.

There were no reportable category (i), (ii), or (iv) transactions for the year ended December 31, 2015.

Note: "Reportable Transactions" are defined in Section 2520.103-6 of the Department of Labor's Regulations.



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Northwest Ohio Area Industries UAW Retirement Income Plan
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December 31, 2015

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
Money market funds:				
*	Fifth Third Banksafe Trust	1,392,160	\$ 1,392,160	1,392,160
	Total Money market funds		1,392,160	1,392,160
Corporate Obligations:				
	Abbvie Inc 05/06/13 1.75% due 11/06/42	20,000	18,758	18,678
	AFLAC Inc. 08/09/10 6.45% due 08/15/40	15,000	19,956	18,401
	AMGEN Inc. 05/22/14 3.63% due 05/22/24	20,000	20,329	19,993
	Anheuser Busch Inbev 01/27/14 2.15% due 02/01/19	20,000	20,081	19,884
	AT&T Inc 06/14/12 1.70% due 06/01/17	15,000	15,059	15,041
	Bank of America Credit Card Tr dtd 02/13/14 various% due 06/15/21	30,000	29,976	29,948
	Bank of America Credit Card Tr dtd 04/29/15 1.36% due 09/15/20	35,000	34,996	34,763
	Bank of America Corp dtd 08/14/06 5.75% due 08/15/16	30,000	31,317	30,735
	Bank of America Corp dtd 01/11/13 3.3% due 01/11/23	35,000	35,112	34,452
	BB&T Corp Sr Medium Term NTS 03/22/12 2.15% due 03/22/17	25,000	25,361	25,193
	Berkshire Hathaway dtd 01/11/11 4.25% due 01/15/21	25,000	27,486	27,268
	BHP Billiton Fin Ltd 09/30/13 5.00 09/30/43	15,000	17,003	13,482
	BP Cap Mkts PLC dtd 09/26/13 2.241% due 09/26/18	25,000	25,357	25,076
	Burlington North Santa Fe 03/02/12 4.4% due 03/15/42	20,000	19,360	19,018
	Cabelas CR Card Master NT 03/16/15 Var% due 03/15/23	35,000	35,000	34,532
	California St 10/15/09 6.20% due 10/01/19	50,000	58,535	57,343
	Carmax Auto Owner Tr dtd 02/12/14 0.79% due 10/15/18	30,418	30,343	30,294
	Catepillar Finl Svcs Mtns 02/28/13 2.625% due 03/01/23	30,000	29,346	28,934

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(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
	Chevron Corp 06/24/13 1.718% due 06/24/18	15,000	15,107	14,923
	Cisco Sys Inc. 03/03/14 2.125% due 03/01/19	25,000	25,319	25,215
	Citigroup Inc SR NT 02/18/15 2.4% due 02/18/20	25,000	24,948	24,708
	Citigroup Inc dtd 04/27/15 3.3% due 04/27/25	35,000	34,001	34,373
	Comcast Corp New 06/18/09 6.55% due 07/01/39	20,000	27,314	25,189
	COMM 2012-LC4 Mtg TR dtd 03/01/12 3.29% due 12/10/44	20,000	20,676	20,440
	COMM Mtg TR dtd 05/01/15 3.497% due 05/10/48	20,000	20,598	20,068
	COMM Mortgage Trust dtd 07/01/14 3.69% due 08/10/47	20,000	20,831	20,319
	Deere John Cap Corp Mtn 03/04/14 1.95% due 03/04/19	15,000	15,040	14,957
	EQVA 1996 A dtd 11/01/96 Var% due 01/25/28	1,691	1,688	1,692
	Ford CR Master dtd 09/17/13 Var% due 09/15/18	25,000	25,059	24,993
	GE Dealer Master dtd 01/20/15 Var% 07/20/19	20,000	19,966	19,972
	Goldman Sachs Group Inc dtd 01/22/13 3.625% due 01/22/23	20,000	20,792	20,227
	Goldman Sachs Group Inc dtd 01/23/15 3.5% due 01/23/25	40,000	39,286	39,312
	GSMS 2006 A4 dtd 10/1/2006 Var% due 11/10/2039	12,583	13,321	12,562
	GS MTG Sec TR dtd 05/01/15 3.382% due 05/12/50	25,000	25,195	24,870
	Hyundai Auto Receivables dtd 01/30/13 0.56% due 03/15/16	2,480	2,481	2,479
	JPMBB Coml Mtg Secs Tr dtd 005/01/14 3.05% due 04/15/47	35,000	36,259	35,722
	JPMBB Coml Mtg Secs Tr dtd 08/01/13 3.02% due 08/15/46	15,000	15,541	15,296
	JPMCC dtd 05/13/14 3.625% due 05/13/24	20,000	20,883	20,296
	JPMCC dtd 07/21/15 3.9% due 07/15/25	25,000	25,480	25,763
	LBUBS dtd 11/11/06 5.35% due 11/15/38	15,000	15,954	15,280
	Metlife Inc dtd 03/05/15 3% due 03/01/25	35,000	33,533	33,630
	Mississippi Pwr Co 10/19/11 4.75% due 10/15/41	15,000	16,561	12,009
	Missouri St Hwys & Trans 09/30/09 5.45% due 05/01/33	50,000	60,824	58,840

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December 31, 2015

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	<u>Current Value</u>
	Nissan Auto Receivables dtd 12/11/13 0.67%S due 08/15/18	21,734	21,682	21,685
	Oracle Corp dtd 07/08/14 2.8% due 07/08/21	20,000	20,191	20,258
	Phillip Morris Intl Inc Sr Nt 08/21/12 1.13% due 08/21/17	20,000	19,916	19,971
	Prudential Finl Inc 06/21/10 5.375% due 06/21/20	20,000	22,996	22,235
	Rio Tinto Fin USA dtd 03/22/12 3.5% due 03/22/22	25,000	25,089	23,564
	San Diego Gas & Elec Co 08/26/10 4.50% due 08/15/40	15,000	16,694	15,689
	Schlumberger Invt SA 12/03/13 3.650 12/01/23	15,000	15,680	15,218
	Sequoia Mtg Trust 1/01/12 3.47% 1/25/42	21,897	22,251	22,076
	Shell Intl Fin dtd 08/21/12 3.625% due 08/21/42	25,000	22,564	20,860
	Simon Property Group dtd 01/25/10 5.65% due 02/01/20	45,000	51,654	50,432
	Target Corp 07/16/10 3.875% due 07/15/20	25,000	27,144	26,862
	Toyota MTR Corp MTN 07/13/15 2.8% due 07/13/22	15,000	14,963	14,931
	United Technologies Corp 06/01/12 3.1% 06/01/22	25,000	25,359	25,444
	Verizon Communications Inc 09/18/13 5.15% due 09/15/23	35,000	38,401	38,477
	Wachovia Bank dtd 12/13/06 5.31% due 11/15/48	14,265	15,116	14,459
	WAMU dtd 09/01/03 5.00% due 10/25/18	6,091	6,258	6,159
	Wells Fargo & Co. dtd 02/13/13 3.45% due 02/13/23	25,000	25,248	25,059
	Wells Fargo & Co. dtd 05/07/12 2.10% due 05/08/17	25,000	25,424	25,248
	Wells Fargo & Co dtd 07/22/15 4.3% due 07/22/27	25,000	25,515	25,538
	World Finl Network Cr Card 10/5/12 2.15% due 4/15/23	25,000	24,836	24,931
	Xilinx Inc dtd 03/12/14 3.00% due 03/15/21	20,000	19,975	20,051
	Total Corporate Obligations		1,556,988	1,525,317

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(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
	U.S. Government securities and agency obligations:			
	Federal Home Loan Mortgage Corp. dtd 06/01/07 5.50% due 07/01/37	5,985	6,691	6,636
	Federal Home Loan Mortgage Corp. dtd 12/01/06 5.50% due 12/01/36	32,031	35,844	35,584
	Federal Home Loan Mortgage Corp. dtd 10/01/07 5.50% due 10/01/37	22,414	25,026	24,936
	Federal Home Loan Mortgage Corp. dtd 12/01/08 6.00% due 12/01/23	29,359	32,729	32,419
	Federal Home Loan Mortgage Corp. dtd 05/01/03 6.00% due 04/01/33	11,839	13,559	13,508
	Federal Home Loan Mortgage Corp. dtd 12/01/03 5.50% due 12/01/33	32,079	36,111	35,657
	Federal Home Loan Mortgage Corp. dtd 11/01/04 5.50% due 12/01/19	9,417	10,115	9,942
	Federal Home Loan Mortgage Corp. dtd 07/01/07 7.00% due 08/01/37	6,441	7,126	7,177
	Federal Home Loan Mortgage Corp. dtd 03/01/15 3.50% due 04/01/45	67,130	69,128	69,369
	Federal Home Loan Mortgage Corp. dtd 06/01/15 3.50% due 06/01/45	48,997	50,765	50,707
	Federal Home Loan Mortgage Corp. dtd 07/01/15 3.50% due 08/01/45	98,117	101,398	101,394
	Federal Home Loan Mortgage Corp. dtd 08/01/15 3.50% due 09/01/45	176,737	183,012	182,640
	Federal Home Loan Mortgage Corp. dtd 09/01/15 4.00% due 10/01/45	69,388	73,713	73,641
	Federal Home Loan Mortgage Corp. dtd 07/01/02 5.50% due 08/01/17	1,825	1,927	1,853
	Federal Home Loan Mortgage Corp. dtd 12/01/02 5.50% due 12/01/17	2,722	2,875	2,806
	Federal Home Loan Mortgage Corp. dtd 09/01/06 6.00% due 09/01/36	7,608	8,652	8,638
	Federal Home Loan Mortgage Corp. dtd 08/01/15 4.00% due 08/01/45	78,838	84,320	83,489
	Fannie Mae dtd 4/27/15 1.5% due 06/22/20	40,000	39,395	39,502
	Fannie Mae dtd 04/15/13 .0875% due 05/21/18	35,000	34,729	34,672
	Freddie Mac 12/01/10 3.5% 3/15/25 Series 3378 CL D	33,081	34,342	34,263
	Freddie Mac 10/1/09 4.00% 10/15/21	8,496	8,738	8,611
	TSY INFL IX N/B 01/15/15 0.25% 01/15/25	105,000	100,251	100,655
	United States Treasury Bds dtd 11/15/12 2.75% due 11/15/42	252,000	244,784	240,277
	United States Treasury Nts dtd 01/31/14 2.125% due 01/31/21	125,000	127,492	126,846

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(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
	United States Treasury Nts dtd 03/31/14 1.625% due 03/31/19	110,000	111,008	110,688
	United States Treasury Nts dtd 01/31/12 1.25% due 01/31/19	25,000	25,116	24,916
	United States Treasury Nts dtd 11/30/12 .625% due 11/30/17	200,000	198,501	198,344
	United States Treasury NT dtd 05/15/15 2.125% due 05/15/25	53,000	52,257	52,308
	Total U.S. Government securities and agency obligations		1,719,604	1,711,478
Equity securities:				
	Abbvie Inc	3,896	244,462	230,799
	Accenture PLC Class A	1,599	163,761	167,096
	ACI Worldwide Inc	1,724	40,382	36,894
	Adobe Sys Inc	3,575	259,902	335,836
	Agios Pharmaceuticals	176	18,863	11,426
	Akorn Inc	1,557	56,363	58,092
	Alexion Pharmaceuticals Inc	1,650	294,627	314,738
	Alibaba Gorup Holding Ltd Sponsored ADS	5,325	492,388	432,763
	Align Technology Inc	839	46,908	55,248
	Alliance Data Sys	549	163,547	151,837
	Alphabet Inc Cap Stk CL C	245	232,648	185,926
	Alphabet Inc Cap Stk CL A	530	301,339	412,345
	Altria Group Inc	4,853	239,107	282,493
	AMAG Pharmaceuticals	297	20,281	8,966
	Amazon.com Inc	465	242,405	314,289
	AMDOCS Limited	1,140	53,187	62,210
	American Express Co	3,230	250,236	224,647

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	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
	Anacor Pharmaceuticals	182	21,391	20,561
	Apache Corp	3,112	163,750	138,391
	Apartment Investment & Management	5,476	203,433	219,204
	Apple Inc	2,206	243,498	232,204
	Athenahealth Inc.	1,125	163,913	181,091
	Autoliv Inc	699	74,178	87,214
	Avis Budget Group Inc	812	50,208	29,467
	Baidu Inc	2,300	501,146	434,792
	Bankunited Inc	1,690	48,072	60,941
	BE Aerospace	539	31,273	22,837
	Biogen Idec Inc	625	212,156	191,469
	Biomarin Pharm Inc.	2,325	212,294	243,567
	Bitauto Holdings Ltd	644	45,344	18,212
	Booz Allen Hamilton Hldg Corp	2,600	66,053	80,210
	Broadsoft Inc	564	20,265	19,943
	Bruker Biosciences Corp	2,870	56,149	69,655
	Burlington Stores Inc	1,022	57,630	43,844
	Campbell Soup Co	1,278	58,883	67,159
	Carrizo Oil & Gas Inc	991	41,226	29,314
	Carters Inc	392	39,027	34,900
	CBOE Holdings	4,366	276,892	283,353
	CBRE Group Inc	2,214	75,830	76,560
	Centene Corp	926	48,083	60,940
	Cerner Corp	2,825	182,664	169,980
	CF Industries Holdings	3,112	177,333	127,001

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	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
	Chipotle Mexican Grill Inc.	440	293,897	211,134
	Ciena Corp	2,071	40,198	42,849
	Cimarex Energy Co	610	61,293	54,522
	CIT Group Inc	1,520	72,067	60,344
	Core Laboratories N.V.	215	25,873	23,379
	Dexcom Inc	626	34,461	51,269
	Diamondback Energy	501	38,603	33,517
	Dillard's Inc	311	38,931	20,436
	Discover Financial Services	3,625	237,401	194,373
	Dolby Laboratories	886	38,204	29,814
	Dun & Bradstreet Corp	610	64,276	63,397
	Dunkin Brands Group Inc	748	39,697	31,857
	Eaton Vance Corp	5,022	205,586	162,863
	Edwards Lifesciences Corp	2,050	147,455	161,909
	Enanta Pharmaceuticals Inc	1,057	46,643	34,902
	Entegris Inc	2,701	35,680	35,842
	Expeditors Intl Wash Inc	1,370	61,116	61,787
	F5 Networks Inc	537	70,060	52,068
	Facebook Inc.	6,100	475,922	638,426
	FireEye Ince	855	38,313	17,733
	Firstmerit Corp	3,620	63,274	67,513
	First Rep Bank San Francisco	1,061	55,299	70,090
	FMC Technologies Inc	3,850	176,391	111,689
	Foot Locker Inc	1,313	75,204	85,463
	Fortinet Ince	1,609	57,489	50,153

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	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
	Franklin Res Inc	3,996	163,309	147,133
	Gartner Inc	455	38,316	41,269
	Gilead Sciences Inc	1,614	152,136	163,321
	Global PMTS Inc	1,460	58,933	94,185
	Guidewire Software Inc	343	19,442	20,635
	Hain Celestian Group Inc	833	48,556	33,645
	Halliburton Co	1,499	67,835	51,026
	Harley Davidson Inc	1,330	65,100	60,369
	Harris Corp	2,111	167,746	183,446
	HD Supply Holdings Inc	2,245	66,378	67,417
	Heartland Payment Systems Inc	960	51,792	91,027
	Hewlett Packard Enterprise Co	2,719	43,417	41,329
	Horizon Pharma	1,255	37,329	27,196
	HP Inc	2,719	39,498	32,193
	IAC Interactive Corp	2,075	126,806	124,604
	ICON PLC SHS	717	36,560	55,711
	IDEXX Labs Inc	522	37,106	38,064
	Illumina Inc	1,250	240,330	239,931
	IMAX Corp	1,063	36,108	37,779
	Incyte Corp	1,250	138,546	135,563
	Infinera Corp	2,886	49,723	52,294
	Interactive Brokers Gro-CI	662	19,304	28,863
	IONIS Pharmaceuticals Inc	1,043	40,409	64,593
	Jazz Pharmaceuticals Plc	1,943	287,407	273,108
	Kapstone Paper & Packaging	1,668	48,889	37,680

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	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
	Kirby Corp	765	61,766	40,254
	Lendingclub Corp	12,025	231,968	132,876
	LinkedIn Corp	1,750	401,993	393,890
	LKQ Corp	2,380	57,887	70,519
	Lockheed Martin Corp	1,462	281,537	317,473
	Lyondellbasell Industries	1,998	166,573	173,626
	Manhattan Associates	575	23,414	38,048
	ManpowerGroup, Inc	730	49,764	61,532
	Marathon Pete Corp	5,262	237,474	272,782
	Marketaxess Holdings	234	16,780	26,112
	Mastercard Inc	1,728	159,576	168,238
	Maximus Inc	1,210	65,701	68,063
	McGraw-Hill Financial	2,183	194,243	215,200
	Medidata Solutions Inc	868	41,810	42,784
	Medivation Inc	1,278	63,651	61,779
	Mercadolibre Inc	576	75,521	65,860
	Microsemi Corp	1,710	61,461	55,729
	Middleby Corp	494	56,000	53,288
	Mobileye Amsteveen Ord	3,475	187,592	146,923
	Momenta	914	11,004	13,564
	Monsanto Co	2,275	271,794	224,133
	Moodys Corp	1,930	184,913	193,656
	Mylan Inc.	1,533	71,961	82,889
	Netflix Inc	2,075	233,670	237,339
	Newmarket Corp	468	188,852	178,182

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	News Corp CL A	4,190	55,577	55,978
	New York Cmnty Bancorp Inc	3,710	61,367	60,547
	Noble Corp Plc	18,224	245,309	192,263
	Nordson Corp	598	46,620	38,362
	Old Dominion	992	77,019	58,597
	Ophthotech Corp	459	36,071	36,045
	Owens III Inc	2,900	72,660	50,518
	Packaging Corp Amer	950	65,372	59,898
	Palo Alto Networks Inc	975	156,795	171,737
	Perkinelmer Inc	1,410	61,659	75,534
	Philip Morris International Inc	2,811	230,860	247,115
	Pinnacle West Cap Corp	1,010	64,971	65,125
	Power Integrations Inc	656	33,941	31,901
	Priceline.com Inc	250	285,053	318,738
	Proto Labs Inc	387	27,108	24,648
	PTC Inc	1,860	67,037	64,412
	PVH Corp	655	80,370	48,241
	Radius Health Inc	347	21,224	21,354
	Regeneron Pharmaceuticals Inc	735	301,534	399,009
	Reinsurance Group Amer Inc	745	65,277	63,735
	Resmed Inc	1,220	68,441	65,502
	Robert Half Intl Inc	1,120	65,386	52,797
	Rockwell Collins	1,969	166,341	181,739
	Ross Stores Inc	1,027	48,403	55,263
	Sabre Corp	1,713	46,223	47,913

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	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
	Salesforce.com Inc	7,800	462,618	611,520
	Schlumberger LTD	2,225	190,037	155,194
	Schwab Charles Corp	7,025	212,085	231,333
	Scotts Miracle-Gro Company	1,060	66,059	68,381
	Signet Jewelers	411	54,075	50,837
	Silgan Holdings Inc	886	47,490	47,596
	Skechers USA Inc	1,823	57,945	55,073
	SM Energy Co	4,157	189,739	81,727
	Splunk Inc	4,387	261,859	257,999
	Starwood Waypoint Residential	2,470	62,715	55,921
	Supernus Pharmaceuticals Inc	1,487	19,903	19,985
	Synaptics Inc	750	61,397	60,255
	Synopsys Inc	1,300	56,511	59,293
	Tableau Software Inc Cl A	789	72,270	74,340
	Tandem Diabetes Care Inc Common	663	8,420	7,830
	Tesoro Corporation	1,746	170,292	183,976
	Timkin Co	1,740	72,962	49,747
	TJX Cos Inc	4,034	276,652	286,051
	Total System Services	2,059	69,924	102,538
	Towers Watson & Co	508	57,490	65,258
	Triumph Group Inc New	1,290	81,976	51,278
	Umpqua Holdings Corp	3,800	64,638	60,420
	Under Armour Inc	1,925	171,940	155,174
	United Parcel Service	2,476	263,121	238,265
	United Rentals	1,060	81,540	76,892

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	United Therapeutics Corp	611	88,696	95,689
	Universal Health Services	390	43,391	46,601
	Urban Outfitters Inc	2,980	90,489	67,795
	Valero Energy	3,508	173,646	248,051
	Veeva Sys Inc	684	18,557	19,733
	Verint Sys Inc	623	36,308	25,269
	Verifone Systems Inc	2,020	67,953	56,600
	Verisk Analytics Inc	2,636	176,453	202,656
	Visa Inc	9,775	640,751	758,051
	Wabtec	920	79,939	65,430
	Waddell & Reed Financial	6,537	296,297	187,350
	Western Digital Corp	2,514	278,300	150,966
	Western Union Co	10,465	187,428	187,428
	Williams Sonoma Inc.	1,059	81,286	61,856
	Wyndham Worldwide Corp	666	57,116	48,385
	YUM! Brands Inc	991	72,194	72,393
	YY Inc ADS Repstg Com CL A	673	41,955	42,042
	Zions Bancorp	2,500	70,685	68,242
	Total equity securities		22,248,030	22,071,254
Registered investment companies:				
	Templeton Global Bond Fund Advantage	349,385	4,331,754	4,028,412
	American Funds High Income Fund	333,271	3,576,881	3,116,084

Northwest Ohio Area Industries UAW Retirement Income Plan
 EIN #34-4437724; Plan #001
 Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
 December 31, 2015

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Lessor, or Similar Party</u>	Principal Amount/ <u>Shares</u>	<u>Cost</u>	Current <u>Value</u>
	Harding Loevner Funds International Equity Fund	174,452	3,062,213	2,983,138
	Voya Real Estate Fund	149,071	<u>3,157,491</u>	<u>3,038,071</u>
	Total registered investment companies		<u>14,128,339</u>	<u>13,165,705</u>
	Total Assets Held		\$ <u><u>41,045,121</u></u>	<u><u>39,865,914</u></u>

Northwest Ohio Area Industries UAW Retirement Income Plan
 EIN #34-4437724; Plan #001
 Schedule H, Line 4j - Schedule of Reportable Transactions
 Year Ended December 31, 2015

(a)	(b)		(c)	(d)	(g)	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
<u>Identity of Party Involved</u>	<u>Description of Asset</u>		<u>Purchase Price</u>	<u>Selling Price</u>	<u>Cost of Asset</u>		
<u>Category (iii) - Series of Transactions in Excess of 5% of Net Assets</u>							
* Fifth Third BankSafe Trust	Money market fund	Purchases	\$3,151,222	-	3,151,222	3,151,222	-
	Money market fund	Sales	-	4,060,751	4,060,751	4,060,751	-

* Party-in-interest.

There were no reportable category (i), (ii), or (iv) transactions for the year ended December 31, 2015.

Note: "Reportable Transactions" are defined in Section 2520.103-6 of the Department of Labor's Regulations.