

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 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 2016 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information		
For calendar plan year 2016 or fiscal plan year beginning <u>01/01/2016</u> and ending <u>12/31/2016</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.) ☒ a single-employer plan ☐ a DFE (specify) _____	
B	This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)	
C	If the plan is a collectively-bargained plan, check here. ☐		
D	Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)	

Part II	Basic Plan Information —enter all requested information		
1a	Name of plan <u>OTTERBEIN HOMES RETIREMENT PLAN</u>	1b	Three-digit plan number (PN) ▶ <u>001</u>
		1c	Effective date of plan <u>07/01/1970</u>
2a	Plan sponsor's name (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>OTTERBEIN HOMES</u> <u>580 N. STATE ROUTE 741</u> <u>LEBANON, OH 45036-9551</u>	2b	Employer Identification Number (EIN) <u>31-0549058</u>
		2c	Plan Sponsor's telephone number <u>513-933-5400</u>
		2d	Business code (see instructions) <u>623000</u>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/12/2017	J. CHRISTOPHER GREEN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number)			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 1077
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..... a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 211 6a(2) 190 6b 444 6c 86 6d 720 6e 39 6f 759 6g 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ <u>0</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2016 Form M-1 annual report. If the plan was not required to file the 2016 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2016 This Form is Open to Public Inspection
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For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016

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

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

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

Part I	Basic Information
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2016</u>	
2 Assets:	
a Market value	2a <u>31403613</u>
b Actuarial value	2b <u>33443700</u>
3 Funding target/participant count breakdown	(1) Number of participants (2) Vested Funding Target (3) Total Funding Target
a For retired participants and beneficiaries receiving payment.....	<u>439</u> <u>17662261</u> <u>17662261</u>
b For terminated vested participants.....	<u>427</u> <u>8026528</u> <u>8026528</u>
c For active participants.....	<u>211</u> <u>6934163</u> <u>7312124</u>
d Total.....	<u>1077</u> <u>32622952</u> <u>33000913</u>
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐	
a Funding target disregarding prescribed at-risk assumptions	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b
5 Effective interest rate	5 <u>6.13%</u>
6 Target normal cost.....	6 <u>669500</u>

Statement by Enrolled Actuary

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

SIGN HERE		<u>10/12/2017</u>
	Signature of actuary	Date
<u>MARK W. SCHULTE, FSA, EA</u>	Type or print name of actuary	<u>17-06919</u>
<u>VAN IWAARDEN ASSOCIATES</u>	Firm name	Most recent enrollment number
<u>10 S. FIFTH STREET SUITE 840</u> <u>MINNEAPOLIS, MN 55402-1010</u>	Address of the firm	<u>612-596-5971</u>
		Telephone number (including area code)

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, see the Instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2016
v. 160205

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of <u>-1.43</u> %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		350806
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>6.33</u> %		22206
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		373012
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages			
14	Funding target attainment percentage	14	101.34%
15	Adjusted funding target attainment percentage	15	101.34%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	99.71%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
01/13/2016	100000	0	07/08/2016	100000	0
02/03/2016	100000	0	08/08/2016	100000	0
03/08/2016	100000	0	09/15/2016	100000	0
04/11/2016	100000	0	10/13/2016	100000	0
05/04/2016	100000	0	11/16/2016	100000	0
06/16/2016	100000	0	12/09/2016	100000	0
Totals ▶			18(b)	1200000	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	1166116
20 Quarterly contributions and liquidity shortfalls:		
a Did the plan have a "funding shortfall" for the prior year?		☒ Yes ☐ No
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?		☒ Yes ☐ No
c If line 20a is "Yes," see instructions and complete the following table as applicable:		
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd
0	0	0
		(4) 4th 0

Part V	Assumptions Used to Determine Funding Target and Target Normal Cost		
21 Discount rate:			
a Segment rates:		1st segment: 4.43%	2nd segment: 5.91%
		3rd segment: 6.65%	☐ N/A, full yield curve used
b Applicable month (enter code)			21b 4
22 Weighted average retirement age			22 64
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			
Part VI	Miscellaneous Items		
24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No			
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No			
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No			
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.			27
Part VII	Reconciliation of Unpaid Minimum Required Contributions For Prior Years		
28 Unpaid minimum required contributions for all prior years			28 0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)			29 0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)			30 0
Part VIII	Minimum Required Contribution For Current Year		
31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6)			31a 669500
b Excess assets, if applicable, but not greater than line 31a			31b 442787
32 Amortization installments:		Outstanding Balance	Installment
a Net shortfall amortization installment		0	0
b Waiver amortization installment		0	0
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount			33 0
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)			34 226713
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)			36 226713
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)			37 1166116
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)			38a 939403
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances			38b 0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)			39 0
40 Unpaid minimum required contributions for all years			40 0
Part IX	Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)		
41 If an election was made to use PRA 2010 funding relief for this plan:			
a Schedule elected ☐ 2 plus 7 years ☐ 15 years			
b Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011			
42 Amount of acceleration adjustment			42
43 Excess installment acceleration amount to be carried over to future plan years			43

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2016
		This Form is Open to Public Inspection.
For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016		
A Name of plan OTTERBEIN HOMES RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 OTTERBEIN HOMES	D Employer Identification Number (EIN) 31-0549058	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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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)

CHANNEL FINANCIAL

7500 OLSON MEMORIAL HWY SUITE 225
GOLDEN VALLEY, MN 55427

(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?
17	NONE	117600	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MORGAN STANLEY SMITH BARNEY, LLC

26-4310632

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 27 33 49 50 71 72 99	NONE	113177	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

VAN IWAARDEN ASSOCIATES

10 S. FIFTH STREET SUITE 840
MINNEAPOLIS, MN 55402-1010

(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	41623	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)

FIRST STATE TRUST COMPANY

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

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 99	NONE	18732	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

FIFTH THIRD BANK RETIREMENT SERVICE

31-1051736

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
24	NONE	13520	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY, LLC	49 99	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
MORGAN STANLEY ADV FUNDS MS LIQUID 36-3145972	ANNUAL RATE OF UP TO 0.18% OF THE AVERAGE QUARTER-END ASSETS INVESTED BY ELIGIBLE MORGAN STANLEY CLIENTS IN EQUITY AND FIXED INCOME FUNDS IN 2016.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY, LLC	49 99	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
FRANKLIN TEMPLETON GLOBAL BD FD ADV 94-3167260	ANNUAL RATE OF UP TO 0.16% OF THE AVERAGE QUARTER-END ASSETS INVESTED BY ELIGIBLE MORGAN STANLEY CLIENTS IN EQUITY AND FIXED INCOME FUNDS IN 2016.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY, LLC	49 99	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
VIRTUS VIRTUS INSIGHT EMERG MKTS I 95-4191764	ANNUAL RATE OF UP TO 0.16% OF THE AVERAGE QUARTER-END ASSETS INVESTED BY ELIGIBLE MORGAN STANLEY CLIENTS IN EQUITY AND FIXED INCOME FUNDS IN 2016.	

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY, LLC	49 99	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
AMERICAN HIGH INCOME TRUST F2 95-1411037	ANNUAL RATE OF 0.0001% OF THE AVERAGE QUARTER-END ASSETS INVESTED BY ELIGIBLE MORGAN STANLEY CLIENTS IN EQUITY AND FIXED INCOME FUNDS IN 2016	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY, LLC	49 99	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
BLACKROCK FUNDS LOW DUR BD INV INST 04-6171663	ANNUAL RATE OF UP TO 0.16% OF THE AVERAGE QUARTER-END ASSETS INVESTED BY ELIGIBLE MORGAN STANLEY CLIENTS IN EQUITY AND FIXED INCOME FUNDS IN 2016.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY, LLC	49 99	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
BLACKROCK FUNDS BLACKROCK HI YIELD 04-6171663	ANNUAL RATE OF UP TO 0.16% OF THE AVERAGE QUARTER-END ASSETS INVESTED BY ELIGIBLE MORGAN STANLEY CLIENTS IN EQUITY AND FIXED INCOME FUNDS IN 2016.	

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY, LLC	49 99	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
LEGG MASON FUNDS WSTRN AST SMASH C 620 EIGHTH AVENUE NEW YORK, NY 10018		ANNUAL RATE OF UP TO 0.16% OF THE AVERAGE QUARTER-END ASSETS INVESTED BY ELIGIBLE MORGAN STANLEY CLIENTS IN EQUITY AND FIXED INCOME FUNDS IN 2016.
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY, LLC	49 99	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
LEGG MASON FUNDS WSTRN AST SMASH EC 620 EIGHTH AVENUE NEW YORK, NY 10018		ANNUAL RATE OF UP TO 0.16% OF THE AVERAGE QUARTER-END ASSETS INVESTED BY ELIGIBLE MORGAN STANLEY CLIENTS IN EQUITY AND FIXED INCOME FUNDS IN 2016.
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MORGAN STANLEY SMITH BARNEY, LLC	49 99	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
LEGG MASON FUNDS WSTRN AST SMASH M 620 EIGHTH AVENUE NEW YORK, NY 10018		ANNUAL RATE OF UP TO 0.16% OF THE AVERAGE QUARTER-END ASSETS INVESTED BY ELIGIBLE MORGAN STANLEY CLIENTS IN EQUITY AND FIXED INCOME FUNDS IN 2016.

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) 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 2016 This Form is Open to Public Inspection
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For calendar plan year 2016 or fiscal plan year beginning <u>01/01/2016</u> and ending <u>12/31/2016</u>		
A Name of plan <u>OTTERBEIN HOMES RETIREMENT PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>OTTERBEIN HOMES</u>	D Employer Identification Number (EIN) <u>31-0549058</u>	

Part I	Asset and Liability Statement
---------------	--------------------------------------

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	12720	2490
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	161203	164547
(2) U.S. Government securities	1c(2)	899132	1070370
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)	517771	613633
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)	9998559	10558985
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property).....	1c(6)	174320	56974
(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)	18920909	11067310
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	718999	575620

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(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	31403613 24109929
Liabilities			
g	Benefit claims payable	1g	
h	Operating payables	1h	
i	Acquisition indebtedness	1i	
j	Other liabilities	1j	0 0
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	0 0
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	31403613 24109929

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.

		(a) Amount	(b) Total
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	1200000
	(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)	1200000
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	
	(B) U.S. Government securities	2b(1)(B)	
	(C) Corporate debt instruments	2b(1)(C)	
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans	2b(1)(E)	
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	0
(2)	Dividends: (A) Preferred stock	2b(2)(A)	
	(B) Common stock	2b(2)(B)	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	0
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	0
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		
c Other income.....	2c		1759217
d Total income. Add all income amounts in column (b) and enter total.....	2d		2959217

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	9612513	
(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)		9612513
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)	193450	
(3) Investment advisory and management fees.....	2i(3)	112630	
(4) Other	2i(4)	334308	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		640388
j Total expenses. Add all expense amounts in column (b) and enter total	2j		10252901

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-7293684
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

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

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? ☒ Yes ☐ No

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

(1) Name: CLIFTONLARSONALLEN, LLP

(2) EIN: 41-0746749

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

	Yes	No	Amount
4a		X	
4b		X	

		Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e Was this plan covered by a fidelity bond?	4e	X		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?	4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l Has the plan failed to provide any benefit when due under the plan?	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			
o Defined Benefit Plan or Money Purchase Pension Plan Only: Were any distributions made during the plan year to an employee who attained age 62 and had not separated from service?	4o			

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
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 3980180. (See instructions.)

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 sections 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 2016 This Form is Open to Public Inspection.
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For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016

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

Part I	Distributions
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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):		
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>320</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, see the Instructions for Form 5500.

Schedule R (Form 5500) 2016
v. 160205

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

14	Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:		
	a The current year	14a	
	b The plan year immediately preceding the current plan year	14b	
	c The second preceding plan year	14c	
15	Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
	a The corresponding number for the plan year immediately preceding the current plan year	15a	
	b The corresponding number for the second preceding plan year	15b	
16	Information with respect to any employers who withdrew from the plan during the preceding plan year:		
	a Enter the number of employers who withdrew during the preceding plan year	16a	
	b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17	If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐		

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

18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment
19	If the total number of participants is 1,000 or more, complete lines (a) through (c) a Enter the percentage of plan assets held as: Stock: <u>62.0</u> % Investment-Grade Debt: <u>34.0</u> % High-Yield Debt: <u>0.0</u> % Real Estate: <u>1.0</u> % Other: <u>3.0</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? If "No," skip b	☐ Yes ☐ No
20b How did the plan satisfy the nondiscrimination requirements for employee deferrals under section 401(k)(3) for the plan year? Check all that apply:	☐ Design-based safe harbor ☐ "Prior year" ADP test ☐ "Current year" ADP test ☐ N/A
21a What testing method was used to satisfy the coverage requirements under section 410(b) for the plan year? Check all that apply:	☐ Ratio percentage test ☐ Average benefit test ☐ N/A
21b Did the plan satisfy the coverage and nondiscrimination requirements of sections 410(b) and 401(a)(4) for the plan year by combining this plan with any other plan under the permissive aggregation rules?	☐ Yes ☐ No
22a If the plan is a master and prototype plan (M&P) or volume submitter plan that received a favorable IRS opinion letter or advisory letter, enter the date of the letter / / and the serial number .	
22b If the plan is an individually-designed plan that received a favorable determination letter from the IRS, enter the date of the most recent determination letter / / .	

OTTERBEIN HOMES RETIREMENT PLAN

**FINANCIAL STATEMENTS AND
SUPPLEMENTAL INFORMATION**

YEARS ENDED DECEMBER 31, 2016 AND 2015

**OTTERBEIN HOMES RETIREMENT PLAN
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YEARS ENDED DECEMBER 31, 2016 AND 2015**

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INDEPENDENT AUDITORS' REPORT

Plan Administrator
Otterbein Homes Retirement Plan
Cincinnati, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Otterbein Homes Retirement Plan (the Plan), which comprise the statements of net assets available for benefits as of December 31, 2016 and 2015, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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 audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the *Basis for Disclaimer of Opinion* paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by First State Trust Company and Fifth Third Bank, the trustee and custodian of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan administrator that the trustee and custodian hold the Plan's investment assets and execute investment transactions. The Plan administrator has obtained a certification from the trustee and custodian as of and for the years ended December 31, 2016 and 2015, that the information provided to the Plan administrator by the trustee and custodian is complete and accurate.

Disclaimer of Opinion

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

Other Matters

The supplemental Schedule H, Line 4i—schedule of assets (held at end of year) and Schedule H, Line 4j—schedule of reportable transactions as of or for the year ended December 31, 2016, are required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on these supplemental schedules.

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 and custodian, 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.

A handwritten signature in black ink that reads "CliftonLarsonAllen LLP". The signature is written in a cursive, flowing style.

CliftonLarsonAllen LLP

St. Louis, Missouri
October 10, 2017

**OTTERBEIN HOMES RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2016 AND 2015**

	<u>2016</u>	<u>2015</u>
ASSETS		
INVESTMENTS (at Fair Value)		
Money Market	\$ 697,367	\$ 819,825
Mutual Funds	7,132,027	10,879,358
Common Stock	10,558,985	9,998,560
Government Bonds	1,070,369	954,958
Corporate Bonds	613,633	461,946
Exchange-Traded Funds	3,935,284	8,041,549
Real Estate Investment Trusts	56,974	174,320
Other Investment	-	236
Total Investments at Fair Value	<u>24,064,639</u>	<u>31,330,752</u>
RECEIVABLES		
Interest Income	43,232	72,866
Due from Broker	2,058	-
Total Receivables	<u>45,290</u>	<u>72,866</u>
Total Assets	24,109,929	31,403,618
LIABILITIES		
DUE TO BROKER	<u>-</u>	<u>5</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 24,109,929</u></u>	<u><u>\$ 31,403,613</u></u>

See accompanying Notes to Financial Statements.

OTTERBEIN HOMES RETIREMENT PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEARS ENDED DECEMBER 31, 2016 AND 2015

	<u>2016</u>	<u>2015</u>
ADDITIONS:		
INVESTMENT INCOME (LOSS)		
Net Appreciation (Depreciation) in Fair Value of Investments	\$ 981,001	\$ (1,087,211)
Interest and Dividends	<u>778,216</u>	<u>768,876</u>
Total Investment Income (Loss)	1,759,217	(318,335)
EMPLOYER CONTRIBUTIONS	<u>1,200,000</u>	<u>1,350,000</u>
Total Additions	2,959,217	1,031,665
DEDUCTIONS:		
BENEFIT PAYMENTS	(9,614,488)	(1,764,500)
ADMINISTRATIVE EXPENSES	<u>(638,413)</u>	<u>(414,619)</u>
Total Deductions	<u>(10,252,901)</u>	<u>(2,179,119)</u>
NET DECREASE	(7,293,684)	(1,147,454)
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of Year	<u>31,403,613</u>	<u>32,551,067</u>
End of Year	<u><u>\$ 24,109,929</u></u>	<u><u>\$ 31,403,613</u></u>

See accompanying Notes to Financial Statements.

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2016 AND 2015

NOTE 1 DESCRIPTION OF PLAN

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

General

The Plan is a noncontributory defined benefit plan, established July 1, 1970, for eligible employees of Otterbein Homes (the Employer). The Plan has been amended throughout the years to comply with tax legislation and was most recently amended January 1, 2016. Effective January 1, 2007, no employees shall be eligible to become a participant in the Plan. Participants are fully vested upon the completion of five years of vesting service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

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

Pension Benefits

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

Average compensation is equal to the highest average compensation for the five consecutive calendar years out of the last 10 consecutive calendar years immediately preceding retirement, termination, or death, whichever occurs first, during which a participant worked at least 1,000 hours.

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

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

The Plan was amended January 1, 2016, to offer certain vested inactive participants and active participants an opportunity to elect to receive payment in the form of a lump sum payment.

**OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2016 AND 2015**

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Funding Policy

The Employer's funding policy is to make monthly contributions to the Plan in amounts estimated to be sufficient to provide the Plan with assets with which to pay pension benefits to the Plan's participants. The Employer contribution requirements are determined annually by an independent actuary, Van Iwaarden Associates, as of January 1 of the Plan year. The Employer's contributions met the minimum funding requirement of ERISA for the years ended December 31, 2016 and 2015.

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

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians, and trustee. See Note 5 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the exdividend rate. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Benefit Payments

Benefit payments are recorded when paid.

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2016 AND 2015

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Administrative Expenses

The Plan's expenses are paid either by the Plan or the Employer as provided by the Plan document. Expenses that are paid directly by the Employer are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as Deductions in the accompanying statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in Net Appreciation (Depreciation) of Fair Value of Investments presented in the accompanying statements of changes in net assets available for benefits.

Subsequent Events

The Plan has evaluated subsequent events through October 10, 2017, the date the financial statements were available to be issued.

NOTE 3 ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS

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

The actuarial present value of accumulated plan benefits is determined as of the beginning of the Plan year by an independent actuary, Van Iwaarden Associates, for December 31, 2015, and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

The Plan's significant actuarial assumptions used in the valuations as of December 31, 2015 were:

- a. Life Expectancy of Participants (RP-2014 blue collar table adjusted to 2006 with fully-generational projection using scale MP-2015).
- b. Retirement Age Assumptions (40% retiring at age 62 to 100% at age 70).
- c. Investment Return 7.00%.

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2016 AND 2015

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

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

The following is a summary of actuarial present value of accumulated plan benefits as of December 31, 2015:

Actuarial Present Value of Accumulated

Plan Benefits:

Vested Benefits:

Participants Currently Receiving Payments	\$ 16,746,045
Active and Inactive Participants	13,764,933
Total Vested Benefits	<u>30,510,978</u>

Nonvested Benefits	<u>97,263</u>
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Total Actuarial Present Value of Accumulated Plan Benefits	<u><u>\$ 30,608,241</u></u>
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The changes in the actuarial present value of accumulated Plan benefits are summarized as follows for the period December 31, 2015:

Actuarial Present Value of Accumulated Plan

Benefits - Beginning of Period	\$ 27,854,172
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Increase (Decrease) Attributable to:

Benefits Paid	(1,764,500)
Benefits Accumulated	297,188
Change in Actuarial Assumptions or Methods	2,085,205
Interest	<u>2,136,176</u>
Net Changes	<u>2,754,069</u>

Actuarial Present Value of Accumulated Plan Benefits - End of Year	<u><u>\$ 30,608,241</u></u>
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The changes in assumptions and methods since last year include the change in mortality table to RP-2014 blue collar table adjusted to 2006 with fully-generational projection using scale MP-2015 and the expected long-term rate of return on assets changed from 7.92% to 7.00% to reflect updated capital market assumptions.

The computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2016. Had the valuations been performed as of December 31, 2015 there would be no material differences.

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2016 AND 2015

NOTE 4 CERTIFICATION OF INVESTMENT INFORMATION

First State Trust Company and Fifth Third Bank, the trustee and custodian of the Plan, have supplied the Plan administrator with a certification as to the completeness and accuracy of all investment information reflected on the accompanying statements of net assets available for benefits as of December 31, 2016 and 2015, the statements of changes in net assets available for benefits for the years then ended, and the supplemental schedule of assets (held at end of year) as of December 31, 2016.

NOTE 5 FAIR VALUE OF INVESTMENTS

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

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

Level 2 – Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as:

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

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

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

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

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2016 AND 2015

NOTE 5 FAIR VALUE OF INVESTMENTS (CONTINUED)

Following is a description of the valuation techniques used for assets measured at fair value. There have been no changes in the valuation methodologies used at December 31, 2016 and 2015.

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

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

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

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

	2016			
	Level 1	Level 2	Level 3	Total
Money Market Funds	\$ 697,367	\$ -	\$ -	\$ 697,367
Mutual Funds	7,132,027	-	-	7,132,027
Common Stock	10,558,985	-	-	10,558,985
Exchange-Traded Fund	3,935,284	-	-	3,935,284
Real Estate Investment Trusts	56,974	-	-	56,974
Government Bonds	-	1,070,369	-	1,070,369
Corporate Bonds	-	613,633	-	613,633
Total Investments at Fair Value	<u>\$ 22,380,637</u>	<u>\$ 1,684,002</u>	<u>\$ -</u>	<u>\$ 24,064,639</u>

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2016 AND 2015

NOTE 5 FAIR VALUE OF INVESTMENTS (CONTINUED)

	2015			
	Level 1	Level 2	Level 3	Total
Money Market Funds	\$ 819,825	\$ -	\$ -	\$ 819,825
Mutual Funds	10,879,358	-	-	10,879,358
Common Stock	9,998,560	-	-	9,998,560
Exchange-Traded Fund	8,041,549	-	-	8,041,549
Real Estate Investment Trusts	174,320	-	-	174,320
Government Bonds	-	954,958	-	954,958
Corporate Bonds	-	461,946	-	461,946
Other Investment	-	-	236	236
Total Investments at Fair Value	<u>\$ 29,913,612</u>	<u>\$ 1,416,904</u>	<u>\$ 236</u>	<u>\$ 31,330,752</u>

NOTE 6 PLAN TERMINATION

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

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

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

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

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2016 AND 2015

NOTE 7 PLAN TAX STATUS

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

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

NOTE 8 RISK AND UNCERTAINTIES

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

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

NOTE 9 PARTY-IN-INTEREST TRANSACTIONS

The investments are held by Fifth Third Bank and Morgan Stanley Smith Barney, LLC, the custodians of the Plan. First State Trust Company is the trustee of the Plan and Van Iwaarden Associates is the actuary of the Plan. Therefore, these transactions qualify as party-in-interest transactions. As described in Note 2, the Plan paid certain expenses related to Plan operations and investment activity to various service providers. These transactions are party-in-interest transactions under ERISA.

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	<u>Money Market Funds:</u>			
*	Morgan Stanley Bank Deposit		\$ 532,821	\$ 532,821
*	Fifth Third Money Market		164,546	164,546
	Total Money Market Funds		697,367	697,367
	<u>Government Bonds</u>			
	United States Treas Bds	3.000% due 05/15/45	73,093	68,067
	United States Treas Nts	2.125% due 09/30/21	102,116	99,878
	U.S. Treasury TIPS	2.125% due 02/15/41	33,925	32,978
	U.S. Treasury TIPS	1.000% due 02/15/46	35,740	34,832
	FHLMC	3.750% due 03/27/19	84,819	82,169
	FNMA	1.875% due 09/18/18	134,092	132,518
	FNMA	6.625% due 11/15/30	36,789	34,777
	FHLMC Gold Comb	3.000% due 12/01/46	93,492	93,150
	FHLMC Gold #G60440	3.500% due 03/01/46	203,463	197,078
	FHLMC Pc Gold Comb	4.000% due 09/01/45	164,882	162,109
	FNMA Pool #AL8960	4.500% due 05/01/46	135,263	132,814
	Total Government Bonds		1,097,674	1,070,369
	<u>Mutual Funds</u>			
	Blackrock High Yield Bond Portfolio		877,177	943,892
	Legg Mason Smash Ser EC		674,948	654,536
	Legg Mason Smash Series M		758,159	741,268
	Legg Mason WA Smash Series C		253,046	251,376
	Metropolitan West T/R Bond-I #512		2,471,071	2,397,853
	Harding Loener Emerging Markets Portfolio		1,348,379	1,428,895
	Matthews Japan Fund		683,105	714,207
	Total Mutual Funds		7,065,885	7,132,027

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
		<u>Corporate Bonds</u>		
	American Express Credit	2.250% due 05/05/21	\$ 69,277	\$ 67,190
	Bank of America Corp	4.125% due 01/22/24	50,646	49,884
	Comcast Corp	6.4000% due 03/01/40	68,100	66,381
	Enterprise Products Oper	5.700% due 02/15/42	34,439	32,881
	Gen Elec Cap Crp	5.8750% due 01/14/38	49,480	49,083
	Gilead Sciences Inc.	4.750% due 03/01/46	71,704	67,254
	Goldman Sachs Group	4.000% due 03/03/24	50,004	49,796
	JP Morgan Chase & Co	4.400% due 7/22/20	67,619	65,857
	Verizon	5.150% due 09/15/23	67,993	66,345
	Wells Fargo & Company	3.500% due 03/08/22	33,516	32,923
	United Mexican States	3.500% due 01/21/21	67,854	66,040
	Total Corporate Bonds		630,630	613,633
		<u>Common Equity Securities</u>		
	3m Co		14,410	14,464
	Abbott Labs		56,472	49,472
	Abm Industries Inc.		3,346	4,125
	Aci Worldwide In		10,315	8,222
	Adobe Systems Inc.		26,259	34,179
	Advanced Energy Inds Inc.		6,636	9,965
	Aecom Technology Corp		4,891	5,963
	Aegion Corp		1,490	1,920
	Aes Corp		18,104	17,895
	Affiliated Managers Group Inc.		8,796	8,137
	Air Lease Corp		11,498	13,904
	Akorn Inc.		24,760	16,787
	Align Technology Inc.		33,552	41,913
	Allstate Corp		60,284	65,300
	Ally Financial Inc.		17,366	18,373
	Alphabet Inc. Cl A		52,917	86,377
	Alphabet Inc. Cl C		27,273	46,309
	Amdocs Ltd Ord		4,275	6,058
	American Eagle Outfitters Inc. New		6,512	6,068

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Anthem Inc.		\$ 7,106	\$ 8,195
	Anworth Mortgage Asset Corp		1,775	1,975
	Apple Computer Inc.		52,746	60,806
	Archer Daniels Midland Co		46,382	48,617
	Ares Capital Corp		5,566	6,266
	Arista Networks Inc.		13,341	15,967
	Arrow Electrs Inc.		11,749	14,189
	Aspen Pharmacare Hldgs Ltd		20,465	19,472
	Assurant Inc.		1,618	2,136
	At & T Inc.		49,617	50,015
	Automatic Data Processing Inc.		39,769	45,737
	Avery Dennison Corp		20,142	18,117
	Avnet Inc.		8,694	10,046
	B B & T Corporation		38,186	49,606
	Banc of California Inc.		5,226	6,090
	Bank America Corp		44,215	66,101
	Bank Of New York Mellon Corp		41,258	49,228
	Bank Of The Ozarks		7,963	10,150
	Bard C R Inc.		20,951	20,893
	Be Aerospace Inc.		7,278	8,306
	Becton Dickinson & Co		30,217	28,309
	Bed Bath & Beyond Inc.		13,800	12,598
	Belden Inc.		1,436	2,019
	Berkshire Hathaway Inc.-CI B		53,644	60,792
	Berry Plastics Group Inc.		15,042	19,541
	Best Buy Company Inc.		2,993	3,755
	Biogen Idec Inc.		19,483	20,134
	BMC St Hldgs Inc.		5,153	6,084
	Booz Allen Hamilton Holding		1,539	2,056
	Borg Warner Inc.		15,396	16,249
	Boston Beer Inc.		9,374	8,323

OTTERBEIN HOMES RETIREMENT PLAN
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SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Bristow Group Inc.		\$ 3,891	\$ 6,185
	Broad ridge Final Solutions Inc.		30,121	31,095
	BroadSoft Inc.		9,816	10,148
	Brocade Communications Sys Inc.		9,305	12,365
	Brooks Automation Inc.		2,573	4,148
	Brunswick Corp		3,327	4,036
	Burlington Stores Inc.		10,246	13,899
	Ca Inc.		52,489	48,322
	Cabot Corp		1,706	1,971
	Capital One Finl Corp		17,458	21,897
	Cardinal Health Inc.		54,602	48,292
	Carters Inc.		11,770	9,935
	CBRE Group Inc.		14,858	18,170
	Cbs Corporation Class B W/I		8,347	10,116
	CDW Corporation of Delaware		7,725	10,105
	Celgene Corp		34,626	38,082
	Centene Corp		15,423	15,766
	Charles Schwab Corp		20,555	28,339
	Chatham Lodging Trust		4,223	4,028
	Chemed Corp		8,511	10,427
	Cheniere Energy Inc.		9,551	10,275
	Chevron Corporation		80,103	94,513
	Church & Dwight Inc.		40,723	36,368
	Cigna Corp		17,129	17,874
	Cinemark Holding Inc.		6,257	5,984
	Cisco Sys Inc.		49,375	48,261
	Citigroup Inc.		35,944	42,017
	Clubcorp Hldgs Inc.		7,889	8,065
	Cognizant Technology Solutions Corp		31,439	30,648
	Coherent Inc.		5,604	8,243
	Colony Financial Inc.		5,197	6,116

OTTERBEIN HOMES RETIREMENT PLAN
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SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Columbia Bkg Sys Inc.		\$ 1,303	\$ 2,055
	ComcAst Corp-CI A		10,130	12,015
	CommScope Holding Inc.		6,836	8,184
	Computer Sciences Corp		19,355	24,065
	Concho Resources		10,520	11,801
	Conocophillips		57,725	69,544
	Convergys Corp		2,119	2,014
	Costco Wholesale Corp New		14,031	18,092
	Crown Holdings Inc.		1,762	1,998
	CSRA Inc.		12,098	12,099
	Cubic Corp		1,683	2,062
	Curtiss Wright Corp		2,940	4,033
	CVS Caremark Corp		65,871	56,894
	D R Horton Inc.		4,686	3,963
	Dave & Busters Entmt Inc.		8,853	12,217
	Davita Inc.		7,981	8,089
	Delta Air Lines Inc.		16,114	20,020
	Dexcom		13,907	11,642
	Diamondback Energy Inc.		48,603	58,110
	Discover Finl Svcs		32,134	41,091
	Disney Walt Co		22,225	24,283
	Dolby Laboratories Inc.-CI A		9,490	10,077
	Dollar General Corp		24,523	22,221
	Dow Chemical Co		26,325	28,095
	Drew Industries Inc.		10,453	16,270
	Dril-Quip Inc.		1,769	2,042
	Du Pont E I De Nemours & Co		45,920	48,297
	Dunkin' Brands Group Inc.		13,220	13,687
	E Trade Financial Corp		1,689	2,044
	Eagle Materials Inc.		9,872	10,149
	East West Bancorp Inc.		6,366	10,064

OTTERBEIN HOMES RETIREMENT PLAN
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SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	eBay Inc.		\$ 17,749	\$ 20,575
	Ecolab Inc.		24,375	26,023
	Edison International		52,344	49,745
	EmcOr Group Inc.		8,216	10,048
	Energen Corp		7,698	8,074
	Energys		3,978	6,014
	Engie		81,971	60,403
	Entegris Inc.		6,466	11,868
	Envision Healthcare Corp		4,595	4,051
	Eog Res Inc.		9,563	12,031
	Eqt Corporation		12,741	11,968
	Express Inc.		3,004	1,980
	Express Scripts Hldg		96,076	87,638
	Facebook Inc. - A		33,185	43,374
	FCB Financial Holdings		3,445	4,245
	Federated Inv Inc. Cl B		2,059	2,064
	Fedex Corp		14,956	15,827
	Ferro Corp		1,935	1,935
	Fifth Third Bancorp		9,786	13,970
	Finish Line Inc. Cl A		3,968	3,837
	First American Financial Corporation		6,374	6,081
	First Citizens BCSHS -CL A		2,948	4,260
	First Republic Bank		15,121	29,024
	First Solar Inc.		2,315	1,990
	Firstcash Inc.		5,685	6,204
	FNF Group		4,056	4,041
	FNFV Group		1,514	2,055
	Foot Locker Inc.		17,129	23,748
	Fortinet Inc.		15,038	12,560
	FTD Cos Inc.		4,095	4,029
	Fti Consulting Inc.		1,549	2,074

OTTERBEIN HOMES RETIREMENT PLAN
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SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	G & K Services Inc. -CL A		\$ 1,682	\$ 2,122
	Gartner Inc. Cl A		32,276	38,002
	General Dynamics Corp		19,375	22,446
	Gilead Sciences Inc.		30,940	27,498
	Global Pmts Inc.		12,745	12,008
	Goldman Sachs Group Inc.		21,841	30,889
	Granite Construction Inc.		3,065	4,015
	Graphic Packaging Corp		8,004	8,137
	Group 1 Automotive Inc.		3,042	3,975
	Guidewire Software Inc.		6,701	5,920
	Gulfport Energy Corp		12,904	9,911
	Halliburton Co		38,673	48,519
	Hanmi Financial Corporation		3,092	4,118
	Hanover Insurance Group Inc.		3,715	4,095
	Harris Corp Del		13,259	16,190
	Hawaiian Holdings Inc.		11,062	13,623
	HD Supply Holdings Inc.		11,372	16,196
	Healthcare Svcs Group Inc.		20,022	20,329
	Heidrick & Struggles Intl Inc.		3,568	4,106
	Hewlett Packard Enterprise Co		20,122	21,960
	Hillenbrand Inc.		3,436	4,065
	Honeywell Intl Inc.		7,242	8,110
	Horizon Pharma Plc		11,157	6,181
	Huntington Bancshares Inc.		2,889	4,032
	Huntington Ingalls Industries		7,981	9,946
	Iac Interactivecorp		13,292	17,882
	Idexx Labs Inc.		10,095	14,072
	Infinity Pty & Cas Corp		1,873	2,022
	Insight Enterprises Inc.		1,293	2,022
	Integra Lifesciences Corp Com		1,676	2,145
	Intel Corp		46,626	48,566

OTTERBEIN HOMES RETIREMENT PLAN
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SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Interactive Brokers Group Inc.		\$ 4,526	\$ 5,951
	Interpublic Group Cos Inc.		11,996	12,243
	Investors Bancorp Inc.		3,375	4,143
	Ionis Pharmaceuticals Inc.		12,565	15,019
	J P Morgan Chase & Co		61,344	83,270
	Jacobs Engr Group Inc.		5,334	5,928
	Jm Smucker Co/The-New Com		19,218	16,264
	Johnson & Johnson		124,605	115,440
	Jones Lang Lasalle Inc.		3,951	4,042
	Kapstone Paper A		4,171	9,107
	Kar Auction Services Inc.		6,914	8,226
	Kimberly Clark Corp		18,614	16,205
	Kla-Tencor Corp		7,383	8,183
	Kraft Heinz Co		49,535	49,598
	Laboratory Corp America Holdings		33,191	30,940
	Leidos Holdings Inc.		5,802	6,137
	Leucadia Natl		5,480	8,138
	Liberty Global Plc		6,849	4,086
	Lifepoint Hosps Inc.		4,403	3,976
	Lithia Motors Inc.-Class A		7,313	8,134
	Live Nation Inc.		1,922	2,022
	Lowes Cos Inc.		52,864	47,722
	Madden Steven Ltd		5,732	5,970
	Manhattan Assocs Inc.		4,610	8,273
	Manpower Inc.		1,655	2,044
	Marathon Oil Corp		52,432	61,225
	Marathon Petroleum Corp		17,047	20,795
	MarketAxess Holdings Inc.		5,863	9,844
	Marsh & McLennan Cos Inc.		47,713	48,394
	Mastercard Inc.-A		31,670	38,719
	Maximus Inc. Com		1,750	2,064

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SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Medidata Solutions Inc.		\$ 9,917	\$ 10,033
	Merck & Co Inc.		87,764	86,598
	Metlife Inc.		13,911	18,430
	Michaels Cos Inc.		14,609	11,861
	Microsoft Corp		19,276	21,935
	Middleby Corp		16,034	18,033
	Minerals Technologies Inc.		6,821	9,888
	Momenta Pharmaceuticals		7,132	8,097
	Mondelez International Inc.		48,123	49,251
	Nationstar Mortgage Holdings		3,455	5,960
	Navient Corp		29,010	36,277
	Navigant Consulting Inc.		3,572	6,126
	Nelnet Inc.		6,752	10,049
	Newfield Expl Co		7,852	7,695
	Nike Inc. Class B		33,769	40,969
	Nordson Corp		10,181	18,040
	Nordstrom Inc.		13,222	11,935
	Northrop Grumman Corp		45,772	49,540
	Nu Skin Enterprises Inc.		4,398	6,020
	Nucor Corp		10,689	11,785
	O'Reilly Automotive		28,411	30,347
	Occidental Pete Corp		48,132	48,080
	Office Depot Inc.		1,578	1,930
	Old Dominion Fght Line Inc.		10,751	16,043
	Olin Corp Par \$1		4,104	6,121
	On Assignment Inc.		3,363	4,107
	On Semiconductor Corp		8,190	12,288
	Ophthotech Corp		14,965	1,053
	Oracle Corporation		57,600	54,753
	Owens & Minor Inc. (New)		2,276	2,082
	Owens Corning Inc.		6,170	6,033

OTTERBEIN HOMES RETIREMENT PLAN
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SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Packaging Corp Of America		\$ 1,094	\$ 2,036
	Parexel Intl Corp		6,066	6,309
	Parsley Energy Inc.		8,872	16,210
	Paypal Hldgs Inc.		14,466	16,143
	Pepsico Inc.		30,563	30,657
	Pfizer Inc.		83,617	78,082
	Pharmerica Corp		1,899	2,037
	Phillips 66		20,895	24,368
	Pnm Res Inc.		2,046	2,092
	Power Integrations Inc.		10,899	12,281
	PPG Industries Inc.		7,028	6,065
	Pra Group Inc.		3,126	4,497
	Prestige Brands Holdings Inc.		9,163	8,701
	Priceline.Com Inc.		21,628	32,253
	Proto Labs Inc.		9,840	7,857
	Pulte Group		13,607	12,076
	QEP Resources Inc.		6,319	7,916
	Quest Diagnostics Inc.		45,412	49,075
	Radian Group Inc.		5,361	8,163
	Radius Health Inc.		6,891	6,047
	Raymond James Financial Inc.		2,062	3,117
	Raytheon Company		61,761	63,758
	Realogy Holdings Corp		2,271	1,955
	Regeneron Pharmaceuticals Inc.		38,759	37,076
	Reinsurance Group Of America Inc.		5,968	8,179
	Rice Energy Inc.		4,967	6,085
	RPX Corp		3,635	4,007
	RSP Permian Inc.		11,024	14,368
	Sabre Corp		36,485	32,410
	Scholastic Corp		1,583	1,995
	Schweitzer-Mauduit Intl Inc.		5,884	8,104

OTTERBEIN HOMES RETIREMENT PLAN
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SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Scripps Networks		\$ 3,437	\$ 4,068
	Sealed Air Corp New		8,198	7,889
	Select Medical Holdings Corporation		3,592	4,015
	Service Corp International		3,598	4,090
	Skechers U S A Inc.		7,640	8,259
	Slm Corp		3,695	6,237
	Splunk Inc.		12,788	11,816
	Starbucks Corp		56,688	68,900
	Steel Dynamics Inc.		14,103	21,704
	Stifel Finl Corp		7,042	9,890
	Superior Energy Svcs Inc.		6,594	6,161
	Supernus Pharmaceuticals Inc.		7,077	10,277
	Svb Financial Group		8,446	14,076
	Sykes Enterprises Inc.		4,127	4,012
	Synchrony Financial		10,750	12,042
	Synnex Corp		6,411	8,108
	Synopsys Inc.		16,612	17,952
	Tableau Software Inc. - CL A		13,008	8,219
	Tailored Brands Inc.		6,910	11,855
	Tegna Inc.		2,134	1,989
	Teletech Hldgs Inc.		8,949	9,730
	Tempur-Pedic Int		3,193	4,097
	Teradata Corp		9,569	8,151
	Teradyne Inc.		4,667	6,096
	Tesoro Corp		7,952	7,958
	Tetra Tech Inc.		4,098	6,127
	Texas Instruments Inc.		19,411	20,286
	Textron Inc.		6,521	8,207
	Time Warner Inc.		23,747	30,697
	Tjx Cos Inc.		38,949	35,762
	Torchmark Corp		4,439	6,048

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SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Total System Services Inc.		\$ 8,471	\$ 13,974
	Trimble Nav Ltd		11,470	12,150
	Tutor Perini Corp		1,074	2,016
	UBS Group AG		17,582	17,989
	United Continental Holdings		8,235	11,807
	United Parcel Service Cl B		8,724	10,088
	United Rentals Inc.		13,170	18,054
	United Technologies Corp		21,791	22,362
	Unitedhealth Group Inc.		9,514	16,324
	Universal Corp Va		5,575	6,311
	Veeva Systems Inc.-Class A		4,311	5,983
	Verizon Communications		57,543	60,053
	Visa Inc.-Class A		32,938	52,976
	Wabco Hldgs Inc.		4,070	4,034
	Wabtec Corp		5,274	12,204
	Walgreens Boots Alliance Inc.		29,501	29,545
	Walker & Dunlop Inc.		9,381	11,887
	Waste Mgmt Inc. Del		45,714	49,212
	Wesco International Inc.		10,097	13,842
	Western Refining Inc.		5,179	8,024
	Westrock Co		13,393	15,840
	Wildhorse Resource Dev Corp		4,242	4,132
	Williams-Sonoma Inc.		14,332	13,646
	World Fuel Svcs Corp		12,350	12,258
	Wyndham Worl-W/I		9,033	14,052
	Xerox Corp		53,017	46,828
	Xylem Inc.		8,854	10,003
	Zoetis Inc.		22,890	26,819
	Abb Ltd Spon Adr		71,637	71,828
	Accenture Plc Cl A		35,515	36,896
	AIA Group Ltd-Sp ADR		70,974	77,307

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SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Akzo Nobel Nv Adr		\$ 79,507	\$ 74,293
	Alfa Laval AB-Unspon Adr		40,650	43,574
	Allergan PLC		29,433	22,261
	Allianz SE Spons Adr		51,847	58,406
	Arcelormittal Adr		14,725	18,170
	Aryzta AG - Unspon ADR		26,014	22,880
	Assured Guaranty Ltd		4,063	6,043
	Astrazeneca Plc Adr		41,054	41,335
	Atlas Copco Ab Spons Adr		29,992	38,916
	Autoliv Inc.		7,506	12,333
	Aviva Plc Spons Adr		60,856	55,943
	Axis Capital Holdings Ltd		6,853	8,289
	Baidu Inc. Spons Adr		119,173	117,224
	Balfour Beatty Plc-Spon ADR		14,776	14,042
	Banco Bilbao Vizcaya Argentaria S A		65,085	59,522
	Barclays Plc Adr		41,988	44,363
	Barrick Gold Corp		12,642	9,268
	Basf SE Spons Adr		36,314	41,915
	Bayer A Gadrmodel		87,882	87,933
	Bayerische Motoren ADR		42,639	40,897
	BBA Aviation Plc-Unspon Adr		11,015	12,707
	Bnp Paribas Adr		32,669	39,022
	British Amern Tob Plc Spns Adr		74,098	69,855
	Bunge Limited		44,541	47,389
	Caixabank		31,982	33,241
	Canadian National Railway Co		40,258	51,426
	Canadian Natural Resources		12,905	14,027
	Carnival Plc Spons Adr		38,319	44,740
	Check Point Software Tech Lt Ord		35,283	38,598
	China Lodging Group-Spon Ads		7,076	9,228
	China Mobile Limited Spons Adr		63,282	55,523

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DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Chubb Ltd		\$ 21,413	\$ 22,593
	Cie Financiere Rich Unspons Adr		55,048	54,824
	Cnooc Ltd-Adr		47,809	44,130
	Coca-Cola European Partners		11,587	9,922
	Core Labs N V		8,539	6,242
	Crh Plc Adr		9,000	10,211
	CSL Ltd (Australia)		32,336	35,590
	Dassault Sys S A Spons Adr		64,547	82,844
	Dbs Group Hldgs Ltd Sponsd Adr		39,863	40,136
	Diageo Plc Adr		31,198	28,791
	East Japan Railway Co-Adr		63,370	64,484
	Encana Corp		17,231	21,508
	Essent Group LTD		3,835	6,118
	Fanuc Ltd Unspons Adr		68,149	76,263
	Ferroglobe Plc		1,332	1,949
	Flextronics Intl Ltd		20,461	24,314
	Fresenius Medical Care Ag And Co Adr		48,338	50,145
	Fuchs Petrolub ADR (Germany)		27,506	25,207
	Genpact Limited		9,207	8,276
	Gildan Activewear Inc.-CI A		4,336	3,958
	Glaxo Smithkline Sponsored Adr		38,805	33,042
	Grifols SA - ADR		20,272	18,818
	Grupo Televisa Sa De Cv		20,214	16,252
	Hitachi Ltd Adr		59,342	60,418
	Hsbc Hldgs Plc Sponsored Adr New		29,665	28,327
	Icici Bk Ltd Spons Adr		23,100	22,335
	Icon PLC (Ireland)		19,225	22,034
	IMAX Corporation		8,857	8,321
	Ing Groep Nv Sponsored Adr		13,946	18,274
	Itau Unibanco Holding Spons Adr		32,327	35,517
	Japan Aircls Ltd ADR		51,844	46,759

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DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	JGC Corp Unspns ADR (Japan)		\$ 36,633	\$ 28,299
	Kddi Corp Unspns Adr		62,242	63,207
	Komatsu Ltd		28,170	34,502
	Koninklijke Philips Electrs Nv-Adr		15,817	16,508
	Kosmos Energy (Bermuda)		1,389	2,159
	Kubota Ltd Spons Adr		23,080	22,388
	L Air Liquide Adr		48,434	52,129
	L'oreal Co Adr		51,596	59,587
	Liberty Global PLC-Series C		6,432	6,148
	Linde Agspons Adr		57,131	59,405
	Lions Gate Entmnt Corp		2,096	2,048
	Lloyds Banking Group Plc-Spons Adr		43,777	35,594
	Lvmh Moet Hennessy Louis - Adr		21,443	27,246
	Lyondellbasell INDU-CL A		5,225	6,005
	Maiden Holdings Ltd.		10,249	14,239
	Manulife Financial Corp		11,967	15,913
	Mercadolibre Inc.		21,946	25,139
	Methanex Corp		5,144	8,015
	Mitsubishi Estate-Unspns Adr		26,455	22,550
	Monotaro Co Ltd - Unsp ADR		18,061	18,155
	Multi Packaging Solutions Inc.		4,338	4,164
	Naspers Ltd Spons Adr		46,687	49,767
	Nestle Sa Spons Adr For Reg		107,450	108,603
	Nikon Corp PLC ADR (Japan)		21,586	23,492
	Novartis Ag Sponsored Adr		73,297	68,324
	Park24 CO Ltd-Spn Adr		29,493	26,907
	Prudential Plc-Adr		51,379	60,043
	Relx Nv Spon Adr		11,667	12,469
	Roche Hldg Ltd Spons Adr		154,943	140,147
	Royal Dutch-Adrb		133,368	157,562
	Sanofi-Aventis Adr		65,610	57,142

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Sap Aktiengesellschaft Spns Adr		\$ 103,513	\$ 111,927
	Sasol Ltd-Sponsored Adr		24,650	20,699
	Scheider Elect SA-Unsp ADR France		63,921	64,904
	Schlumberger Ltd		55,815	55,743
	Shire Plc Spns Adr		29,047	28,453
	Sk Telecom Ltd		63,652	51,310
	Sonova Holding-Unspon ADR		24,414	23,433
	SSE PLC ADR (Britain)		38,387	33,256
	Sumitomo Mitsui-Spons ADR		32,089	35,725
	Symrise Ag-Unspon Adr		27,332	26,976
	Sysmex Corp ADR (Japan)		30,836	40,080
	Taiwan Semiconductor Spns Adr		58,119	76,130
	TE Connectivity Ltd		22,979	26,326
	Tenaris Sa-Adr		22,224	29,996
	Total S.A. Spon Adr		61,740	61,317
	Turkiye Garanti Bankasi Spns Adr		27,881	18,757
	Unilever Plc		33,744	33,252
	Validus Holdings Ltd		8,824	10,177
	Vodafone Group Plc-Sp ADR		40,949	31,857
	Volkswagen AG ADR (Germany)		112,096	94,302
	WPP plc-Sponsored ADR		52,660	64,293
	Zurich Insurance Group ADR (Switzerland)		41,605	45,770
	Total Common Equity Securities		9,903,252	10,558,985
	<u>Exchange-Traded Funds</u>			
	Ishares Russell 1000 Value		862,115	919,990
	Ishares Tr Russell 1000 Growth Index		2,296,323	2,296,890
	Ishares Barclays Tips Bond Fund ETF		735,773	718,403
			3,894,211	3,935,284

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	<u>Real Estate Investment Trusts</u>			
	AGNC Investment Corp		\$ 2,135	\$ 2,049
	American Homes for Rent		5,099	6,336
	Ares Coml Real Estate Corp		4,529	6,124
	Blackstone Mortgage Tru-CI A		2,011	2,045
	Cys Invts Inc.		8,388	8,147
	Lasalle Hotel Pptys		5,121	6,155
	MFA Financial Inc. Reit		7,215	8,019
	MTGE Investment Corp		1,749	2,025
	Starwood Property Trust Inc.		7,800	8,122
	Two Harbors Investment Corp.		7,195	7,953
			<u>51,242</u>	<u>56,974</u>
		Total	<u>\$ 23,340,261</u>	<u>\$ 24,064,639</u>

**Indicates Party-in-Interest*

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4j—SCHEDULE OF REPORTABLE TRANSACTIONS
YEAR ENDED DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(g)	(h)	(i)
Identity of Party Involved	Description of Asset/ Transaction	Purchase Price	Selling Price	Cost	Current Value	Net Gain (Loss)
See Attached Schedule						

Columns (e) and (f) are omitted as they are not applicable.

There were no category (ii) or (iv) transactions for the year ended December 31, 2016.

Schedule of Reportable 5% Transactions

Reported By Issue

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
Blackrock Low Duration - Ins						
154,795.544 Units Sold On 08/01/2016	9.65000000	0.00	1,507,358.10	1,493,777.00	-13,581.10	4.79%
71,271.92 Units Sold On 03/09/2016	9.56999900	0.00	694,027.12	682,072.27	-11,954.85	2.19%
				2,175,849.27	-25,535.95	6.98%
Deutsche X-trackers MSCI Europe Hedgd Eq						
118,075 Units Sold On 08/01/2016	25.09215200	0.00	3,140,771.39	2,962,755.96	-178,015.43	9.51%
				2,962,755.96	-178,015.43	9.51%
Harding Loener Emerging Markets Portfolio						
4,754.63 Units Bought On 08/01/2016	45.13999600	0.00	214,623.98	214,623.98		0.69%
37,499.514 Units Bought On 05/25/2016	41.20000000	0.00	1,544,979.99	1,544,979.99		4.96%
2,763.98 Units Sold On 12/19/2016	43.50000000	0.00	115,101.38	120,233.13	5,131.75	0.39%
1,221.987 Units Sold On 08/23/2016	46.31000100	0.00	50,887.63	56,590.22	5,702.59	0.18%
916.995 Units Sold On 12/01/2016	43.85999900	0.00	38,186.74	40,219.40	2,032.66	0.13%
2,608.979 Units Sold On 12/12/2016	44.53999800	0.00	108,646.62	116,203.92	7,557.30	0.37%
2,362.986 Units Sold On 12/15/2016	44.09999800	0.00	98,402.65	104,207.68	5,805.03	0.33%
				2,197,058.32	26,229.33	7.05%
Ishares Russell 1000 Value						
21,142 Units Bought On 08/01/2016	104.98239900	0.00	2,219,537.90	2,219,537.90		7.12%
9,089 Units Sold On 08/25/2016	106.09318600	0.00	954,185.03	964,280.97	10,095.94	3.09%
1,180 Units Sold On 12/01/2016	110.06249100	0.00	123,879.23	129,873.74	5,994.51	0.42%
821 Units Sold On 12/12/2016	113.61352000	0.00	86,190.55	93,276.70	7,086.15	0.30%
870 Units Sold On 12/19/2016	113.45262000	0.00	91,334.69	98,703.78	7,369.09	0.32%
683 Units Sold On 12/15/2016	113.57251800	0.00	71,702.98	77,570.03	5,867.05	0.25%
287 Units Sold On 08/23/2016	106.71055700	0.00	30,129.95	30,625.93	495.98	0.10%
				3,613,869.05	36,908.72	11.59%
Ishares Tr Russell 1000 Growth Index						

Schedule of Reportable 5% Transactions

Reported By Issue

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
29,996 Units Bought On 08/01/2016	104.87409900	0.00	3,145,803.50	3,145,803.50		10.09%
217 Units Sold On 08/23/2016	105.54271800	0.00	22,757.68	22,902.77	145.09	0.07%
1,347 Units Sold On 12/01/2016	103.01275400	0.00	141,265.41	138,758.18	-2,507.23	0.45%
2,090 Units Sold On 12/15/2016	106.41267900	0.00	219,186.87	222,402.50	3,215.63	0.71%
2,098 Units Sold On 12/12/2016	105.73269300	0.00	220,025.86	221,827.19	1,801.33	0.71%
2,348 Units Sold On 12/19/2016	106.49607300	0.00	246,244.39	250,052.78	3,808.39	0.80%
				4,001,746.92	6,463.21	12.84%
Morgan Stanley Bank Deposit						
6,276,394.43 Units Bought In 72 Transactions	100.00000000	0.00	6,276,394.43	6,276,394.43		20.14%
5,743,510.46 Units Sold In 38 Transactions	100.00000000	0.00	5,743,510.46	5,743,510.46	0.00	18.43%
				12,019,904.89	0.00	38.56%
Morgan Stanley Instl Liquidity						
3,622,714.04 Units Bought On 12/21/2016	100.00000000	0.00	3,622,714.04	3,622,714.04		11.62%
3,622,714.04 Units Sold On 12/22/2016	100.00000000	0.00	3,622,714.04	3,622,714.04	0.00	11.62%
				7,245,428.08	0.00	23.25%
Morgan Stanley Liquid Asset						
2,301,463.8 Units Bought In 83 Transactions	100.00000000	0.00	2,301,463.80	2,301,463.80		7.38%
2,947,355.74 Units Sold In 53 Transactions	100.00000000	0.00	2,947,355.74	2,947,355.74	0.00	9.46%
				5,248,819.54	0.00	16.84%
Spdr S&P 500 Etf Trust						
24,473 Units Sold On 08/01/2016	216.71997500	0.00	5,020,273.75	5,303,787.95	283,514.20	17.02%
				5,303,787.95	283,514.20	17.02%

NOTE : TURNOVER % BASED ON THE 01/01/2016 MARKET VALUE (EXCLUDING ACCRUALS AND PENDING TRANSACTIONS) OF 31,169,543.18

(5 % = 1,558,477.16)

Schedule of Reportable 5% Transactions

Reported By Broker

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
Dean Witter Reynolds Inc						
Blackrock Low Duration - Ins						
154,795.544 Units Sold On 08/01/2016	9.65000000	0.00	1,507,358.10	1,493,777.00	-13,581.10	4.79%
71,271.92 Units Sold On 03/09/2016	9.56999900	0.00	694,027.12	682,072.27	-11,954.85	2.19%
				2,175,849.27	-25,535.95	6.98%
Deutsche X-trackers MSCI Europe Hedgd Eq						
118,075 Units Sold On 08/01/2016	25.09215200	0.00	3,140,771.39	2,962,755.96	-178,015.43	9.51%
				2,962,755.96	-178,015.43	9.51%
Harding Loener Emerging Markets Portfolio						
4,754.63 Units Bought On 08/01/2016	45.13999600	0.00	214,623.98	214,623.98		0.69%
37,499.514 Units Bought On 05/25/2016	41.20000000	0.00	1,544,979.99	1,544,979.99		4.96%
2,362.986 Units Sold On 12/15/2016	44.09999800	0.00	98,402.65	104,207.68	5,805.03	0.33%
2,763.98 Units Sold On 12/19/2016	43.50000000	0.00	115,101.38	120,233.13	5,131.75	0.39%
1,221.987 Units Sold On 08/23/2016	46.31000100	0.00	50,887.63	56,590.22	5,702.59	0.18%
916.995 Units Sold On 12/01/2016	43.85999900	0.00	38,186.74	40,219.40	2,032.66	0.13%
2,608.979 Units Sold On 12/12/2016	44.53999800	0.00	108,646.62	116,203.92	7,557.30	0.37%
				2,197,058.32	26,229.33	7.05%
Ishares Russell 1000 Value						
21,142 Units Bought On 08/01/2016	104.98239900	0.00	2,219,537.90	2,219,537.90		7.12%
287 Units Sold On 08/23/2016	106.71055700	0.00	30,129.95	30,625.93	495.98	0.10%
870 Units Sold On 12/19/2016	113.45262000	0.00	91,334.69	98,703.78	7,369.09	0.32%
9,089 Units Sold On 08/25/2016	106.09318600	0.00	954,185.03	964,280.97	10,095.94	3.09%
821 Units Sold On 12/12/2016	113.61352000	0.00	86,190.55	93,276.70	7,086.15	0.30%
683 Units Sold On 12/15/2016	113.57251800	0.00	71,702.98	77,570.03	5,867.05	0.25%
1,180 Units Sold On 12/01/2016	110.06249100	0.00	123,879.23	129,873.74	5,994.51	0.42%
				3,613,869.05	36,908.72	11.59%
Ishares Tr Russell 1000 Growth Index						
29,996 Units Bought On 08/01/2016	104.87409900	0.00	3,145,803.50	3,145,803.50		10.09%
217 Units Sold On 08/23/2016	105.54271800	0.00	22,757.68	22,902.77	145.09	0.07%

Schedule of Reportable 5% Transactions

Reported By Broker

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
2,098 Units Sold On 12/12/2016	105.73269300	0.00	220,025.86	221,827.19	1,801.33	0.71%
1,347 Units Sold On 12/01/2016	103.01275400	0.00	141,265.41	138,758.18	-2,507.23	0.45%
2,348 Units Sold On 12/19/2016	106.49607300	0.00	246,244.39	250,052.78	3,808.39	0.80%
2,090 Units Sold On 12/15/2016	106.41267900	0.00	219,186.87	222,402.50	3,215.63	0.71%
				4,001,746.92	6,463.21	12.84%
Morgan Stanley Bank Deposit						
6,276,394.43 Units Bought In 72 Transactions	100.00000000	0.00	6,276,394.43	6,276,394.43		20.14%
5,743,510.46 Units Sold In 38 Transactions	100.00000000	0.00	5,743,510.46	5,743,510.46	0.00	18.43%
				12,019,904.89	0.00	38.56%
Morgan Stanley Instl Liquidity						
3,622,714.04 Units Bought On 12/21/2016	100.00000000	0.00	3,622,714.04	3,622,714.04		11.62%
3,622,714.04 Units Sold On 12/22/2016	100.00000000	0.00	3,622,714.04	3,622,714.04	0.00	11.62%
				7,245,428.08	0.00	23.25%
Morgan Stanley Liquid Asset						
2,301,463.8 Units Bought In 83 Transactions	100.00000000	0.00	2,301,463.80	2,301,463.80		7.38%
2,947,355.74 Units Sold In 53 Transactions	100.00000000	0.00	2,947,355.74	2,947,355.74	0.00	9.46%
				5,248,819.54	0.00	16.84%
Spdr S&P 500 Etf Trust						
24,473 Units Sold On 08/01/2016	216.71997500	0.00	5,020,273.75	5,303,787.95	283,514.20	17.02%
				5,303,787.95	283,514.20	17.02%
				44,769,219.98	149,564.08	143.63%

NOTE : TURNOVER % BASED ON THE 01/01/2016 MARKET VALUE (EXCLUDING ACCRUALS AND PENDING TRANSACTIONS) OF 31,169,543.18

(5 % = 1,558,477.16)

END OF REPORT

Attachment to the 2016 Form 5500

Schedule SB, Line 26 - Schedule of Active Participant Data

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

Attained Age	Years of credited service										Total
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & up	
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Under 25											0
25 to 29			2	2							4
30 to 34		2	3	3							8
35 to 39		1	6	4	5						16
40 to 44			4	6	13	5					28
45 to 49			3	8	3	5	3				22
50 to 54		1	3	8	11	3	6	4			36
55 to 59		1	3	13	8	17	7	3	1		53
60 to 64		1	4	10	11	6	6	1		1	40
65 to 69				3							3
70 & up		1									1
Total	0	7	28	57	51	36	22	8	1	1	211

Attachment to the 2016 Form 5500
Schedule SB, Part V - Statement of Actuarial Assumptions and Methods

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

	<u>January 1, 2015</u>	<u>January 1, 2016</u>
1) Economic assumptions - funding basis		
Interest rates*		
Segmented yield curve		
- Segment 1 (for years 1 - 5)	4.72%	4.43%
- Segment 2 (for years 6 - 20)	6.11%	5.91%
- Segment 3 (for year 21 and beyond)	6.81%	6.65%
Resulting effective interest rate	6.33%	6.13%
Pre-MAP-21 Interest rates*		
Segmented yield curve		
- Segment 1 (for years 1 - 5)	1.15%	1.34%
- Segment 2 (for years 6 - 20)	4.06%	4.03%
- Segment 3 (for year 21 and beyond)	5.15%	5.06%
Resulting effective interest rate	4.46%	4.39%
Annual salary increase rate	2.00%	2.00%
Expected return on assets	7.92%	7.00%
Expected expenses payable from trust	\$16,353	\$266,909
2) Economic assumptions - accounting basis		
Discount rate	3.93%	4.30%
Annual salary increase rate	2.00%	2.00%
Expected return on assets	7.92%	7.00%
Increase rate for IRS compensation and benefit limits	2.75%	2.75%
Expected expenses payable from trust	\$16,353	\$266,909
3) Demographic assumptions		
Mortality for funding calculations*	2015 PPA Static Mortality Table	2016 PPA Static Mortality Table
Mortality for accounting calculations (2015)	RP-2014 blue-collar, annuitant/non-annuitant tables with fully-generational projection using scale MP-2014.	
Mortality for accounting calculations (2016)	RP-2014 blue collar table adjusted to 2006 with fully-generational projection using scale MP-2015.	

* The funding interest rate and mortality assumptions are mandated by the Pension Protection Act of 2006, the Moving Ahead for Progress in the 21st Century Act (MAP-21) and the Highway and Transportation Funding Act (HATFA). They are used to calculate the Funding Target, the Target Normal Cost, and shortfall amortization factors and present values.

Attachment to the 2016 Form 5500

Schedule SB, Part V - Statement of Actuarial Assumptions and Methods

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

3) Demographic assumptions (continued)

Termination

Society of Actuaries 2003 Pension Plan Turnover Study Basic Age Table. Sample rates are as follows:

Age	Rate
20	17.46%
25	18.51%
30	12.19%
35	8.78%
40	7.00%
45	6.21%
50	5.63%
55	2.92%
60	2.20%
65	2.82%
70+	4.03%

Retirement

Rates are as follows:

Age	Rate
62	40%
63	15%
64	15%
65	60%
66	20%
67	20%
68	20%
69	20%
70+	100%

Form of payment

It is assumed that 70% of future retirees elect a life annuity and 30% elect a 100% joint & survivor annuity.

Percentage married

70% of male participants and 25% of females are assumed to be married.

Spouse ages

Based on actual spouse birth dates when available, otherwise female beneficiaries are assumed to be four years younger and male beneficiaries one year older than participant.

Valuation pay

Estimated pay for the current plan year. Earnings over \$265,000 are not considered.

Attachment to the 2016 Form 5500
Schedule SB, Part V - Statement of Actuarial Assumptions and Methods

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

4) Actuarial methods

Cost method

Minimum and maximum contribution

Accounting basis

Unit credit

Projected unit credit

Asset valuation

Actuarial value of asset (funding basis)

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

Market related value of assets
(accounting basis)

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

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4j—SCHEDULE OF REPORTABLE TRANSACTIONS
YEAR ENDED DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(g)	(h)	(i)
Identity of Party Involved	Description of Asset/ Transaction	Purchase Price	Selling Price	Cost	Current Value	Net Gain (Loss)
See Attached Schedule						

Columns (e) and (f) are omitted as they are not applicable.

There were no category (ii) or (iv) transactions for the year ended December 31, 2016.

Schedule of Reportable 5% Transactions

Reported By Issue

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
Blackrock Low Duration - Ins						
154,795.544 Units Sold On 08/01/2016	9.65000000	0.00	1,507,358.10	1,493,777.00	-13,581.10	4.79%
71,271.92 Units Sold On 03/09/2016	9.56999900	0.00	694,027.12	682,072.27	-11,954.85	2.19%
				2,175,849.27	-25,535.95	6.98%
Deutsche X-trackers MSCI Europe Hedgd Eq						
118,075 Units Sold On 08/01/2016	25.09215200	0.00	3,140,771.39	2,962,755.96	-178,015.43	9.51%
				2,962,755.96	-178,015.43	9.51%
Harding Loener Emerging Markets Portfolio						
4,754.63 Units Bought On 08/01/2016	45.13999600	0.00	214,623.98	214,623.98		0.69%
37,499.514 Units Bought On 05/25/2016	41.20000000	0.00	1,544,979.99	1,544,979.99		4.96%
2,763.98 Units Sold On 12/19/2016	43.50000000	0.00	115,101.38	120,233.13	5,131.75	0.39%
1,221.987 Units Sold On 08/23/2016	46.31000100	0.00	50,887.63	56,590.22	5,702.59	0.18%
916.995 Units Sold On 12/01/2016	43.85999900	0.00	38,186.74	40,219.40	2,032.66	0.13%
2,608.979 Units Sold On 12/12/2016	44.53999800	0.00	108,646.62	116,203.92	7,557.30	0.37%
2,362.986 Units Sold On 12/15/2016	44.09999800	0.00	98,402.65	104,207.68	5,805.03	0.33%
				2,197,058.32	26,229.33	7.05%
Ishares Russell 1000 Value						
21,142 Units Bought On 08/01/2016	104.98239900	0.00	2,219,537.90	2,219,537.90		7.12%
9,089 Units Sold On 08/25/2016	106.09318600	0.00	954,185.03	964,280.97	10,095.94	3.09%
1,180 Units Sold On 12/01/2016	110.06249100	0.00	123,879.23	129,873.74	5,994.51	0.42%
821 Units Sold On 12/12/2016	113.61352000	0.00	86,190.55	93,276.70	7,086.15	0.30%
870 Units Sold On 12/19/2016	113.45262000	0.00	91,334.69	98,703.78	7,369.09	0.32%
683 Units Sold On 12/15/2016	113.57251800	0.00	71,702.98	77,570.03	5,867.05	0.25%
287 Units Sold On 08/23/2016	106.71055700	0.00	30,129.95	30,625.93	495.98	0.10%
				3,613,869.05	36,908.72	11.59%
Ishares Tr Russell 1000 Growth Index						

Schedule of Reportable 5% Transactions

Reported By Issue

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
29,996 Units Bought On 08/01/2016	104.87409900	0.00	3,145,803.50	3,145,803.50		10.09%
217 Units Sold On 08/23/2016	105.54271800	0.00	22,757.68	22,902.77	145.09	0.07%
1,347 Units Sold On 12/01/2016	103.01275400	0.00	141,265.41	138,758.18	-2,507.23	0.45%
2,090 Units Sold On 12/15/2016	106.41267900	0.00	219,186.87	222,402.50	3,215.63	0.71%
2,098 Units Sold On 12/12/2016	105.73269300	0.00	220,025.86	221,827.19	1,801.33	0.71%
2,348 Units Sold On 12/19/2016	106.49607300	0.00	246,244.39	250,052.78	3,808.39	0.80%
				4,001,746.92	6,463.21	12.84%
Morgan Stanley Bank Deposit						
6,276,394.43 Units Bought In 72 Transactions	100.00000000	0.00	6,276,394.43	6,276,394.43		20.14%
5,743,510.46 Units Sold In 38 Transactions	100.00000000	0.00	5,743,510.46	5,743,510.46	0.00	18.43%
				12,019,904.89	0.00	38.56%
Morgan Stanley Instl Liquidity						
3,622,714.04 Units Bought On 12/21/2016	100.00000000	0.00	3,622,714.04	3,622,714.04		11.62%
3,622,714.04 Units Sold On 12/22/2016	100.00000000	0.00	3,622,714.04	3,622,714.04	0.00	11.62%
				7,245,428.08	0.00	23.25%
Morgan Stanley Liquid Asset						
2,301,463.8 Units Bought In 83 Transactions	100.00000000	0.00	2,301,463.80	2,301,463.80		7.38%
2,947,355.74 Units Sold In 53 Transactions	100.00000000	0.00	2,947,355.74	2,947,355.74	0.00	9.46%
				5,248,819.54	0.00	16.84%
Spdr S&P 500 Etf Trust						
24,473 Units Sold On 08/01/2016	216.71997500	0.00	5,020,273.75	5,303,787.95	283,514.20	17.02%
				5,303,787.95	283,514.20	17.02%

NOTE : TURNOVER % BASED ON THE 01/01/2016 MARKET VALUE (EXCLUDING ACCRUALS AND PENDING TRANSACTIONS) OF 31,169,543.18

(5 % = 1,558,477.16)

Schedule of Reportable 5% Transactions

Reported By Broker

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
Dean Witter Reynolds Inc						
Blackrock Low Duration - Ins						
154,795.544 Units Sold On 08/01/2016	9.65000000	0.00	1,507,358.10	1,493,777.00	-13,581.10	4.79%
71,271.92 Units Sold On 03/09/2016	9.56999900	0.00	694,027.12	682,072.27	-11,954.85	2.19%
				2,175,849.27	-25,535.95	6.98%
Deutsche X-trackers MSCI Europe Hedgd Eq						
118,075 Units Sold On 08/01/2016	25.09215200	0.00	3,140,771.39	2,962,755.96	-178,015.43	9.51%
				2,962,755.96	-178,015.43	9.51%
Harding Loener Emerging Markets Portfolio						
4,754.63 Units Bought On 08/01/2016	45.13999600	0.00	214,623.98	214,623.98		0.69%
37,499.514 Units Bought On 05/25/2016	41.20000000	0.00	1,544,979.99	1,544,979.99		4.96%
2,362.986 Units Sold On 12/15/2016	44.09999800	0.00	98,402.65	104,207.68	5,805.03	0.33%
2,763.98 Units Sold On 12/19/2016	43.50000000	0.00	115,101.38	120,233.13	5,131.75	0.39%
1,221.987 Units Sold On 08/23/2016	46.31000100	0.00	50,887.63	56,590.22	5,702.59	0.18%
916.995 Units Sold On 12/01/2016	43.85999900	0.00	38,186.74	40,219.40	2,032.66	0.13%
2,608.979 Units Sold On 12/12/2016	44.53999800	0.00	108,646.62	116,203.92	7,557.30	0.37%
				2,197,058.32	26,229.33	7.05%
Ishares Russell 1000 Value						
21,142 Units Bought On 08/01/2016	104.98239900	0.00	2,219,537.90	2,219,537.90		7.12%
287 Units Sold On 08/23/2016	106.71055700	0.00	30,129.95	30,625.93	495.98	0.10%
870 Units Sold On 12/19/2016	113.45262000	0.00	91,334.69	98,703.78	7,369.09	0.32%
9,089 Units Sold On 08/25/2016	106.09318600	0.00	954,185.03	964,280.97	10,095.94	3.09%
821 Units Sold On 12/12/2016	113.61352000	0.00	86,190.55	93,276.70	7,086.15	0.30%
683 Units Sold On 12/15/2016	113.57251800	0.00	71,702.98	77,570.03	5,867.05	0.25%
1,180 Units Sold On 12/01/2016	110.06249100	0.00	123,879.23	129,873.74	5,994.51	0.42%
				3,613,869.05	36,908.72	11.59%
Ishares Tr Russell 1000 Growth Index						
29,996 Units Bought On 08/01/2016	104.87409900	0.00	3,145,803.50	3,145,803.50		10.09%
217 Units Sold On 08/23/2016	105.54271800	0.00	22,757.68	22,902.77	145.09	0.07%

Schedule of Reportable 5% Transactions

Reported By Broker

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
2,098 Units Sold On 12/12/2016	105.73269300	0.00	220,025.86	221,827.19	1,801.33	0.71%
1,347 Units Sold On 12/01/2016	103.01275400	0.00	141,265.41	138,758.18	-2,507.23	0.45%
2,348 Units Sold On 12/19/2016	106.49607300	0.00	246,244.39	250,052.78	3,808.39	0.80%
2,090 Units Sold On 12/15/2016	106.41267900	0.00	219,186.87	222,402.50	3,215.63	0.71%
				4,001,746.92	6,463.21	12.84%
Morgan Stanley Bank Deposit						
6,276,394.43 Units Bought In 72 Transactions	100.00000000	0.00	6,276,394.43	6,276,394.43		20.14%
5,743,510.46 Units Sold In 38 Transactions	100.00000000	0.00	5,743,510.46	5,743,510.46	0.00	18.43%
				12,019,904.89	0.00	38.56%
Morgan Stanley Instl Liquidity						
3,622,714.04 Units Bought On 12/21/2016	100.00000000	0.00	3,622,714.04	3,622,714.04		11.62%
3,622,714.04 Units Sold On 12/22/2016	100.00000000	0.00	3,622,714.04	3,622,714.04	0.00	11.62%
				7,245,428.08	0.00	23.25%
Morgan Stanley Liquid Asset						
2,301,463.8 Units Bought In 83 Transactions	100.00000000	0.00	2,301,463.80	2,301,463.80		7.38%
2,947,355.74 Units Sold In 53 Transactions	100.00000000	0.00	2,947,355.74	2,947,355.74	0.00	9.46%
				5,248,819.54	0.00	16.84%
Spdr S&P 500 Etf Trust						
24,473 Units Sold On 08/01/2016	216.71997500	0.00	5,020,273.75	5,303,787.95	283,514.20	17.02%
				5,303,787.95	283,514.20	17.02%
				44,769,219.98	149,564.08	143.63%

NOTE : TURNOVER % BASED ON THE 01/01/2016 MARKET VALUE (EXCLUDING ACCRUALS AND PENDING TRANSACTIONS) OF 31,169,543.18

(5 % = 1,558,477.16)

END OF REPORT

**SCHEDULE SB
(Form 5500)**Department of the Treasury
Internal Revenue Service
Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation**Single-Employer Defined Benefit Plan
Actuarial Information**

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

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

OMB No. 1210-0110

2016**This Form is Open to Public
Inspection**For calendar plan year 2016 or fiscal plan year beginning 01/01/2016 and ending 12/31/2016▶ **Round off amounts to nearest dollar.**▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

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

Part I Basic Information

1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2016</u>			
2 Assets:			
a Market value.....		2a	31,403,613
b Actuarial value		2b	33,443,700
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	439	17,662,261	17,662,261
b For terminated vested participants	427	8,026,528	8,026,528
c For active participants	211	6,934,163	7,312,124
d Total	1,077	32,622,952	33,000,913
4 If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
a Funding target disregarding prescribed at-risk assumptions		4a	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor		4b	
5 Effective interest rate	5	6.13%	
6 Target normal cost	6	669,500	

Statement by Enrolled Actuary

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

SIGN HERE	<u>Mark Schulte</u> Signature of actuary	<u>10/12/2017</u> Date
<u>Mark W. Schulte, FSA, EA</u> Type or print name of actuary		<u>1706919</u> Most recent enrollment number
<u>Van Iwaarden Associates</u> Firm name		<u>612-596-5971</u> Telephone number (including area code)
<u>10 S. Fifth Street Suite 840</u> Address of the firm		
<u>Minneapolis MN 55402-1010</u> Address of the firm		

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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2016
v. 160205

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year).....	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8).....	0	0
10 Interest on line 9 using prior year's actual return of <u>-1.43%</u>	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year).....		350,806
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>6.33%</u>		22,206
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		373,012
d Portion of (c) to be added to prefunding balance.....		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12).....	0	0

Part III Funding Percentages

14 Funding target attainment percentage	14	101.34%
15 Adjusted funding target attainment percentage.....	15	101.34%
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	99.71%
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
01/13/2016	100,000	0			
02/03/2016	100,000	0			
03/08/2016	100,000	0			
04/11/2016	100,000	0			
05/04/2016	100,000	0			
06/16/2016	100,000	0			
07/08/2016	100,000	0			
08/08/2016	100,000	0			
09/15/2016	100,000	0			
10/13/2016	100,000	0			
11/16/2016	100,000	0			
12/09/2016	100,000	0			
Totals ▶			18(b)	1,200,000	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.....	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.....	19c	1,166,116

20 Quarterly contributions and liquidity shortfalls:

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

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost**21** Discount rate:**a** Segment rates:1st segment:
4.43 %2nd segment:
5.91 %3rd segment:
6.65 %☐ N/A, full yield curve used**b** Applicable month (enter code) **21b** 4**22** Weighted average retirement age **22** 64**23** Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute**Part VI Miscellaneous Items****24** Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment ☒ Yes ☐ No**25** Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No**26** Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment ☒ Yes ☐ No**27** If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment **27****Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years****28** Unpaid minimum required contributions for all prior years **28** 0**29** Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a) **29** 0**30** Remaining amount of unpaid minimum required contributions (line 28 minus line 29) **30** 0**Part VIII Minimum Required Contribution For Current Year****31** Target normal cost and excess assets (see instructions):**a** Target normal cost (line 6) **31a** 669,500**b** Excess assets, if applicable, but not greater than line 31a **31b** 442,787

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment.....	0	0
b Waiver amortization installment.....	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount **33** 0**34** Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)..... **34** 226,713

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	0	0	0

36 Additional cash requirement (line 34 minus line 35)..... **36** 226,713**37** Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)..... **37** 1,166,116**38** Present value of excess contributions for current year (see instructions)**a** Total (excess, if any, of line 37 over line 36) **38a** 939,403**b** Portion included in line 38a attributable to use of prefunding and funding standard carryover balances **38b** 0**39** Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)..... **39** 0**40** Unpaid minimum required contributions for all years **40** 0**Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)****41** If an election was made to use PRA 2010 funding relief for this plan:**a** Schedule elected ☐ 2 plus 7 years ☐ 15 years**b** Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011**42** Amount of acceleration adjustment **42****43** Excess installment acceleration amount to be carried over to future plan years **43**

Attachment to the 2016 Form 5500

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

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

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

(a)	(b)	(c)	(d)
Age	Rate	Weight	Product (a) x (b) x (c)
62	40%	1.0000	24.80
63	15%	0.6000	5.67
64	15%	0.5100	4.90
65	60%	0.4335	16.91
66	20%	0.1734	2.29
67	20%	0.1387	1.86
68	20%	0.1110	1.51
69	20%	0.0888	1.23
70	100%	0.0710	4.97
Weighted Average			64.13

Attachment to the 2016 Form 5500

Schedule SB, line 24 - Changes in Non-Prescribed Actuarial Assumptions

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

- The termination assumption was changed to the 2003 SOA Small Plan Select and Ultimate table to reflect a more recently published table.
- The retirement assumption was updated to reflect recent plan experience and future expectations.
- The percent of future retirees assumed to be married changed from 80% of male participants and 50% of female participants to 70% and 25%, respectively, to reflect experience and future expectations.
- The assumed form of payment changed from 100% electing a straight life annuity to 70% electing a straight life annuity and 30% electing a 100% joint and survivor annuity to reflect recent experience and future expectation.
- The assumed spouse age difference changed from wives being three years younger than husbands to female beneficiaries being 4 years younger than participants and male beneficiaries being 1 year older than participants.
- The expected long-term rate of return on assets changed from 7.92% to 7.00% to reflect updated capital market assumptions.
- The expected trust-payable expenses assumption was changed to reflect that the employer is now paying PBGC premiums out of trust assets.

Attachment to the 2016 Form 5500

Schedule SB, Line 26 - Schedule of Active Participant Data

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

Attained Age	Years of credited service										Total
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & up	
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Under 25											0
25 to 29			2	2							4
30 to 34		2	3	3							8
35 to 39		1	6	4	5						16
40 to 44			4	6	13	5					28
45 to 49			3	8	3	5	3				22
50 to 54		1	3	8	11	3	6	4			36
55 to 59		1	3	13	8	17	7	3	1		53
60 to 64		1	4	10	11	6	6	1		1	40
65 to 69				3							3
70 & up		1									1
Total	0	7	28	57	51	36	22	8	1	1	211

Attachment to the 2016 Form 5500
Schedule SB, Part V - Statement of Actuarial Assumptions and Methods

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

	January 1, 2015	January 1, 2016
1) Economic assumptions - funding basis		
Interest rates*		
Segmented yield curve		
- Segment 1 (for years 1 - 5)	4.72%	4.43%
- Segment 2 (for years 6 - 20)	6.11%	5.91%
- Segment 3 (for year 21 and beyond)	6.81%	6.65%
Resulting effective interest rate	6.33%	6.13%
Pre-MAP-21 Interest rates*		
Segmented yield curve		
- Segment 1 (for years 1 - 5)	1.15%	1.34%
- Segment 2 (for years 6 - 20)	4.06%	4.03%
- Segment 3 (for year 21 and beyond)	5.15%	5.06%
Resulting effective interest rate	4.46%	4.39%
Annual salary increase rate	2.00%	2.00%
Expected return on assets	7.92%	7.00%
Expected expenses payable from trust	\$16,353	\$266,909
2) Economic assumptions - accounting basis		
Discount rate	3.93%	4.30%
Annual salary increase rate	2.00%	2.00%
Expected return on assets	7.92%	7.00%
Increase rate for IRS compensation and benefit limits	2.75%	2.75%
Expected expenses payable from trust	\$16,353	\$266,909
3) Demographic assumptions		
Mortality for funding calculations*	2015 PPA Static Mortality Table	2016 PPA Static Mortality Table
Mortality for accounting calculations (2015)	RP-2014 blue-collar, annuitant/non-annuitant tables with fully-generational projection using scale MP-2014.	
Mortality for accounting calculations (2016)	RP-2014 blue collar table adjusted to 2006 with fully-generational projection using scale MP-2015.	

* The funding interest rate and mortality assumptions are mandated by the Pension Protection Act of 2006, the Moving Ahead for Progress in the 21st Century Act (MAP-21) and the Highway and Transportation Funding Act (HATFA). They are used to calculate the Funding Target, the Target Normal Cost, and shortfall amortization factors and present values.

Attachment to the 2016 Form 5500

Schedule SB, Part V - Statement of Actuarial Assumptions and Methods

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

3) Demographic assumptions (continued)

Termination

Society of Actuaries 2003 Pension Plan Turnover Study Basic Age Table. Sample rates are as follows:

Age	Rate
20	17.46%
25	18.51%
30	12.19%
35	8.78%
40	7.00%
45	6.21%
50	5.63%
55	2.92%
60	2.20%
65	2.82%
70+	4.03%

Retirement

Rates are as follows:

Age	Rate
62	40%
63	15%
64	15%
65	60%
66	20%
67	20%
68	20%
69	20%
70+	100%

Form of payment

It is assumed that 70% of future retirees elect a life annuity and 30% elect a 100% joint & survivor annuity.

Percentage married

70% of male participants and 25% of females are assumed to be married.

Spouse ages

Based on actual spouse birth dates when available, otherwise female beneficiaries are assumed to be four years younger and male beneficiaries one year older than participant.

Valuation pay

Estimated pay for the current plan year. Earnings over \$265,000 are not considered.

Attachment to the 2016 Form 5500
Schedule SB, Part V - Statement of Actuarial Assumptions and Methods

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

4) Actuarial methods

Cost method

Minimum and maximum contribution

Accounting basis

Unit credit

Projected unit credit

Asset valuation

Actuarial value of asset (funding basis)

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

Market related value of assets
(accounting basis)

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

Attachment to the 2016 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

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

1) Plan provisions as of January 1, 2016

- a. Effective date of plan: July 1, 1970; as amended and restated effective January 1, 2008.
- b. Employees eligible for participation:
 - (1) Employees Covered: Full-time employees of the Employer and part-time employees that complete or are credited with 1,000 or more hours of service.
 - (2) Entry dates: January 1 coincident with or next following their date of hire. Participation is frozen as of January 1, 2007 to employees hired prior to July 1, 2006.

c. Credited Service:

- (1) Service shall equal total years of service with the Employer.
- (2) During a calendar year in which the employee completes less than 1,560 Hours of Service he shall be granted a portion of year of Credited Service as determined from the following table:

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

- (3) An individual who fails to complete at least 1,000 hours of service in a plan year containing his date of termination shall be granted a partial year of Credited Service equal to the hours earned during such period divided by 1,560, rounded to completed tenths.
- (4) Participants who had terminated employment as of January 1, 2007, and are subsequently rehired, shall not accrue additional credited service.

d. Retirement dates:

- (1) Normal Retirement: The first day of the month on or after the employee's 65th birthday.
- (2) Early Retirement: Age 62 and 5 years of service.
- (3) Late Retirement: The date of termination of employment following the employee's Normal Retirement Date.

Attachment to the 2016 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

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

1) Plan provisions as of January 1, 2016 (continued)

e. Monthly benefit amounts:

(1) Accrued benefit:

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

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

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

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

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

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

g. Vesting:

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

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

h. Death:

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

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

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

Attachment to the 2016 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

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

2) Plan provisions effective after January 1, 2016

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

3) Changes in plan provisions since prior year

None.

Attachment to the 2016 Form 5500

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

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

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

(a)	(b)	(c)	(d)
Age	Rate	Weight	Product (a) x (b) x (c)
62	40%	1.0000	24.80
63	15%	0.6000	5.67
64	15%	0.5100	4.90
65	60%	0.4335	16.91
66	20%	0.1734	2.29
67	20%	0.1387	1.86
68	20%	0.1110	1.51
69	20%	0.0888	1.23
70	100%	0.0710	4.97
Weighted Average			64.13

Attachment to the 2016 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

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

1) Plan provisions as of January 1, 2016

- a. Effective date of plan: July 1, 1970; as amended and restated effective January 1, 2008.
- b. Employees eligible for participation:
 - (1) Employees Covered: Full-time employees of the Employer and part-time employees that complete or are credited with 1,000 or more hours of service.
 - (2) Entry dates: January 1 coincident with or next following their date of hire. Participation is frozen as of January 1, 2007 to employees hired prior to July 1, 2006.

c. Credited Service:

- (1) Service shall equal total years of service with the Employer.
- (2) During a calendar year in which the employee completes less than 1,560 Hours of Service he shall be granted a portion of year of Credited Service as determined from the following table:

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

- (3) An individual who fails to complete at least 1,000 hours of service in a plan year containing his date of termination shall be granted a partial year of Credited Service equal to the hours earned during such period divided by 1,560, rounded to completed tenths.
- (4) Participants who had terminated employment as of January 1, 2007, and are subsequently rehired, shall not accrue additional credited service.

d. Retirement dates:

- (1) Normal Retirement: The first day of the month on or after the employee's 65th birthday.
- (2) Early Retirement: Age 62 and 5 years of service.
- (3) Late Retirement: The date of termination of employment following the employee's Normal Retirement Date.

Attachment to the 2016 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

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

1) Plan provisions as of January 1, 2016 (continued)

e. Monthly benefit amounts:

(1) Accrued benefit:

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

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

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

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

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

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

g. Vesting:

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

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

h. Death:

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

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

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

Attachment to the 2016 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

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

2) Plan provisions effective after January 1, 2016

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

3) Changes in plan provisions since prior year

None.

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	<u>Money Market Funds:</u>			
*	Morgan Stanley Bank Deposit		\$ 532,821	\$ 532,821
*	Fifth Third Money Market		164,546	164,546
	Total Money Market Funds		697,367	697,367
	<u>Government Bonds</u>			
	United States Treas Bds	3.000% due 05/15/45	73,093	68,067
	United States Treas Nts	2.125% due 09/30/21	102,116	99,878
	U.S. Treasury TIPS	2.125% due 02/15/41	33,925	32,978
	U.S. Treasury TIPS	1.000% due 02/15/46	35,740	34,832
	FHLMC	3.750% due 03/27/19	84,819	82,169
	FNMA	1.875% due 09/18/18	134,092	132,518
	FNMA	6.625% due 11/15/30	36,789	34,777
	FHLMC Gold Comb	3.000% due 12/01/46	93,492	93,150
	FHLMC Gold #G60440	3.500% due 03/01/46	203,463	197,078
	FHLMC Pc Gold Comb	4.000% due 09/01/45	164,882	162,109
	FNMA Pool #AL8960	4.500% due 05/01/46	135,263	132,814
	Total Government Bonds		1,097,674	1,070,369
	<u>Mutual Funds</u>			
	Blackrock High Yield Bond Portfolio		877,177	943,892
	Legg Mason Smash Ser EC		674,948	654,536
	Legg Mason Smash Series M		758,159	741,268
	Legg Mason WA Smash Series C		253,046	251,376
	Metropolitan West T/R Bond-I #512		2,471,071	2,397,853
	Harding Loener Emerging Markets Portfolio		1,348,379	1,428,895
	Matthews Japan Fund		683,105	714,207
	Total Mutual Funds		7,065,885	7,132,027

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
		<u>Corporate Bonds</u>		
	American Express Credit	2.250% due 05/05/21	\$ 69,277	\$ 67,190
	Bank of America Corp	4.125% due 01/22/24	50,646	49,884
	Comcast Corp	6.4000% due 03/01/40	68,100	66,381
	Enterprise Products Oper	5.700% due 02/15/42	34,439	32,881
	Gen Elec Cap Crp	5.8750% due 01/14/38	49,480	49,083
	Gilead Sciences Inc.	4.750% due 03/01/46	71,704	67,254
	Goldman Sachs Group	4.000% due 03/03/24	50,004	49,796
	JP Morgan Chase & Co	4.400% due 7/22/20	67,619	65,857
	Verizon	5.150% due 09/15/23	67,993	66,345
	Wells Fargo & Company	3.500% due 03/08/22	33,516	32,923
	United Mexican States	3.500% due 01/21/21	67,854	66,040
	Total Corporate Bonds		630,630	613,633
		<u>Common Equity Securities</u>		
	3m Co		14,410	14,464
	Abbott Labs		56,472	49,472
	Abm Industries Inc.		3,346	4,125
	Aci Worldwide In		10,315	8,222
	Adobe Systems Inc.		26,259	34,179
	Advanced Energy Inds Inc.		6,636	9,965
	Aecom Technology Corp		4,891	5,963
	Aegion Corp		1,490	1,920
	Aes Corp		18,104	17,895
	Affiliated Managers Group Inc.		8,796	8,137
	Air Lease Corp		11,498	13,904
	Akorn Inc.		24,760	16,787
	Align Technology Inc.		33,552	41,913
	Allstate Corp		60,284	65,300
	Ally Financial Inc.		17,366	18,373
	Alphabet Inc. Cl A		52,917	86,377
	Alphabet Inc. Cl C		27,273	46,309
	Amdocs Ltd Ord		4,275	6,058
	American Eagle Outfitters Inc. New		6,512	6,068

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Anthem Inc.		\$ 7,106	\$ 8,195
	Anworth Mortgage Asset Corp		1,775	1,975
	Apple Computer Inc.		52,746	60,806
	Archer Daniels Midland Co		46,382	48,617
	Ares Capital Corp		5,566	6,266
	Arista Networks Inc.		13,341	15,967
	Arrow Electrs Inc.		11,749	14,189
	Aspen Pharmacare Hldgs Ltd		20,465	19,472
	Assurant Inc.		1,618	2,136
	At & T Inc.		49,617	50,015
	Automatic Data Processing Inc.		39,769	45,737
	Avery Dennison Corp		20,142	18,117
	Avnet Inc.		8,694	10,046
	B B & T Corporation		38,186	49,606
	Banc of California Inc.		5,226	6,090
	Bank America Corp		44,215	66,101
	Bank Of New York Mellon Corp		41,258	49,228
	Bank Of The Ozarks		7,963	10,150
	Bard C R Inc.		20,951	20,893
	Be Aerospace Inc.		7,278	8,306
	Becton Dickinson & Co		30,217	28,309
	Bed Bath & Beyond Inc.		13,800	12,598
	Belden Inc.		1,436	2,019
	Berkshire Hathaway Inc.-CI B		53,644	60,792
	Berry Plastics Group Inc.		15,042	19,541
	Best Buy Company Inc.		2,993	3,755
	Biogen Idec Inc.		19,483	20,134
	BMC St Hldgs Inc.		5,153	6,084
	Booz Allen Hamilton Holding		1,539	2,056
	Borg Warner Inc.		15,396	16,249
	Boston Beer Inc.		9,374	8,323

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Bristow Group Inc.		\$ 3,891	\$ 6,185
	Broad ridge Final Solutions Inc.		30,121	31,095
	BroadSoft Inc.		9,816	10,148
	Brocade Communications Sys Inc.		9,305	12,365
	Brooks Automation Inc.		2,573	4,148
	Brunswick Corp		3,327	4,036
	Burlington Stores Inc.		10,246	13,899
	Ca Inc.		52,489	48,322
	Cabot Corp		1,706	1,971
	Capital One Finl Corp		17,458	21,897
	Cardinal Health Inc.		54,602	48,292
	Carters Inc.		11,770	9,935
	CBRE Group Inc.		14,858	18,170
	Cbs Corporation Class B W/I		8,347	10,116
	CDW Corporation of Delaware		7,725	10,105
	Celgene Corp		34,626	38,082
	Centene Corp		15,423	15,766
	Charles Schwab Corp		20,555	28,339
	Chatham Lodging Trust		4,223	4,028
	Chemed Corp		8,511	10,427
	Cheniere Energy Inc.		9,551	10,275
	Chevron Corporation		80,103	94,513
	Church & Dwight Inc.		40,723	36,368
	Cigna Corp		17,129	17,874
	Cinemark Holding Inc.		6,257	5,984
	Cisco Sys Inc.		49,375	48,261
	Citigroup Inc.		35,944	42,017
	Clubcorp Hldgs Inc.		7,889	8,065
	Cognizant Technology Solutions Corp		31,439	30,648
	Coherent Inc.		5,604	8,243
	Colony Financial Inc.		5,197	6,116

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Columbia Bkg Sys Inc.		\$ 1,303	\$ 2,055
	ComcAst Corp-CI A		10,130	12,015
	CommScope Holding Inc.		6,836	8,184
	Computer Sciences Corp		19,355	24,065
	Concho Resources		10,520	11,801
	Conocophillips		57,725	69,544
	Convergys Corp		2,119	2,014
	Costco Wholesale Corp New		14,031	18,092
	Crown Holdings Inc.		1,762	1,998
	CSRA Inc.		12,098	12,099
	Cubic Corp		1,683	2,062
	Curtiss Wright Corp		2,940	4,033
	CVS Caremark Corp		65,871	56,894
	D R Horton Inc.		4,686	3,963
	Dave & Busters Entmt Inc.		8,853	12,217
	Davita Inc.		7,981	8,089
	Delta Air Lines Inc.		16,114	20,020
	Dexcom		13,907	11,642
	Diamondback Energy Inc.		48,603	58,110
	Discover Finl Svcs		32,134	41,091
	Disney Walt Co		22,225	24,283
	Dolby Laboratories Inc.-CI A		9,490	10,077
	Dollar General Corp		24,523	22,221
	Dow Chemical Co		26,325	28,095
	Drew Industries Inc.		10,453	16,270
	Dril-Quip Inc.		1,769	2,042
	Du Pont E I De Nemours & Co		45,920	48,297
	Dunkin' Brands Group Inc.		13,220	13,687
	E Trade Financial Corp		1,689	2,044
	Eagle Materials Inc.		9,872	10,149
	East West Bancorp Inc.		6,366	10,064

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	eBay Inc.		\$ 17,749	\$ 20,575
	Ecolab Inc.		24,375	26,023
	Edison International		52,344	49,745
	EmcOr Group Inc.		8,216	10,048
	Energen Corp		7,698	8,074
	Energys		3,978	6,014
	Engie		81,971	60,403
	Entegris Inc.		6,466	11,868
	Envision Healthcare Corp		4,595	4,051
	Eog Res Inc.		9,563	12,031
	Eqt Corporation		12,741	11,968
	Express Inc.		3,004	1,980
	Express Scripts Hldg		96,076	87,638
	Facebook Inc. - A		33,185	43,374
	FCB Financial Holdings		3,445	4,245
	Federated Inv Inc. Cl B		2,059	2,064
	Fedex Corp		14,956	15,827
	Ferro Corp		1,935	1,935
	Fifth Third Bancorp		9,786	13,970
	Finish Line Inc. Cl A		3,968	3,837
	First American Financial Corporation		6,374	6,081
	First Citizens BCSHS -CL A		2,948	4,260
	First Republic Bank		15,121	29,024
	First Solar Inc.		2,315	1,990
	Firstcash Inc.		5,685	6,204
	FNF Group		4,056	4,041
	FNFV Group		1,514	2,055
	Foot Locker Inc.		17,129	23,748
	Fortinet Inc.		15,038	12,560
	FTD Cos Inc.		4,095	4,029
	Fti Consulting Inc.		1,549	2,074

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	G & K Services Inc. -CL A		\$ 1,682	\$ 2,122
	Gartner Inc. Cl A		32,276	38,002
	General Dynamics Corp		19,375	22,446
	Gilead Sciences Inc.		30,940	27,498
	Global Pmts Inc.		12,745	12,008
	Goldman Sachs Group Inc.		21,841	30,889
	Granite Construction Inc.		3,065	4,015
	Graphic Packaging Corp		8,004	8,137
	Group 1 Automotive Inc.		3,042	3,975
	Guidewire Software Inc.		6,701	5,920
	Gulfport Energy Corp		12,904	9,911
	Halliburton Co		38,673	48,519
	Hanmi Financial Corporation		3,092	4,118
	Hanover Insurance Group Inc.		3,715	4,095
	Harris Corp Del		13,259	16,190
	Hawaiian Holdings Inc.		11,062	13,623
	HD Supply Holdings Inc.		11,372	16,196
	Healthcare Svcs Group Inc.		20,022	20,329
	Heidrick & Struggles Intl Inc.		3,568	4,106
	Hewlett Packard Enterprise Co		20,122	21,960
	Hillenbrand Inc.		3,436	4,065
	Honeywell Intl Inc.		7,242	8,110
	Horizon Pharma Plc		11,157	6,181
	Huntington Bancshares Inc.		2,889	4,032
	Huntington Ingalls Industries		7,981	9,946
	Iac Interactivecorp		13,292	17,882
	Idexx Labs Inc.		10,095	14,072
	Infinity Pty & Cas Corp		1,873	2,022
	Insight Enterprises Inc.		1,293	2,022
	Integra Lifesciences Corp Com		1,676	2,145
	Intel Corp		46,626	48,566

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Interactive Brokers Group Inc.		\$ 4,526	\$ 5,951
	Interpublic Group Cos Inc.		11,996	12,243
	Investors Bancorp Inc.		3,375	4,143
	Ionis Pharmaceuticals Inc.		12,565	15,019
	J P Morgan Chase & Co		61,344	83,270
	Jacobs Engr Group Inc.		5,334	5,928
	Jm Smucker Co/The-New Com		19,218	16,264
	Johnson & Johnson		124,605	115,440
	Jones Lang Lasalle Inc.		3,951	4,042
	Kapstone Paper A		4,171	9,107
	Kar Auction Services Inc.		6,914	8,226
	Kimberly Clark Corp		18,614	16,205
	Kla-Tencor Corp		7,383	8,183
	Kraft Heinz Co		49,535	49,598
	Laboratory Corp America Holdings		33,191	30,940
	Leidos Holdings Inc.		5,802	6,137
	Leucadia Natl		5,480	8,138
	Liberty Global Plc		6,849	4,086
	Lifepoint Hosps Inc.		4,403	3,976
	Lithia Motors Inc.-Class A		7,313	8,134
	Live Nation Inc.		1,922	2,022
	Lowes Cos Inc.		52,864	47,722
	Madden Steven Ltd		5,732	5,970
	Manhattan Assocs Inc.		4,610	8,273
	Manpower Inc.		1,655	2,044
	Marathon Oil Corp		52,432	61,225
	Marathon Petroleum Corp		17,047	20,795
	MarketAxess Holdings Inc.		5,863	9,844
	Marsh & McLennan Cos Inc.		47,713	48,394
	Mastercard Inc.-A		31,670	38,719
	Maximus Inc. Com		1,750	2,064

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Medidata Solutions Inc.		\$ 9,917	\$ 10,033
	Merck & Co Inc.		87,764	86,598
	Metlife Inc.		13,911	18,430
	Michaels Cos Inc.		14,609	11,861
	Microsoft Corp		19,276	21,935
	Middleby Corp		16,034	18,033
	Minerals Technologies Inc.		6,821	9,888
	Momenta Pharmaceuticals		7,132	8,097
	Mondelez International Inc.		48,123	49,251
	Nationstar Mortgage Holdings		3,455	5,960
	Navient Corp		29,010	36,277
	Navigant Consulting Inc.		3,572	6,126
	Nelnet Inc.		6,752	10,049
	Newfield Expl Co		7,852	7,695
	Nike Inc. Class B		33,769	40,969
	Nordson Corp		10,181	18,040
	Nordstrom Inc.		13,222	11,935
	Northrop Grumman Corp		45,772	49,540
	Nu Skin Enterprises Inc.		4,398	6,020
	Nucor Corp		10,689	11,785
	O'Reilly Automotive		28,411	30,347
	Occidental Pete Corp		48,132	48,080
	Office Depot Inc.		1,578	1,930
	Old Dominion Fght Line Inc.		10,751	16,043
	Olin Corp Par \$1		4,104	6,121
	On Assignment Inc.		3,363	4,107
	On Semiconductor Corp		8,190	12,288
	Ophthotech Corp		14,965	1,053
	Oracle Corporation		57,600	54,753
	Owens & Minor Inc. (New)		2,276	2,082
	Owens Corning Inc.		6,170	6,033

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Packaging Corp Of America		\$ 1,094	\$ 2,036
	Parexel Intl Corp		6,066	6,309
	Parsley Energy Inc.		8,872	16,210
	Paypal Hldgs Inc.		14,466	16,143
	Pepsico Inc.		30,563	30,657
	Pfizer Inc.		83,617	78,082
	Pharmerica Corp		1,899	2,037
	Phillips 66		20,895	24,368
	Pnm Res Inc.		2,046	2,092
	Power Integrations Inc.		10,899	12,281
	PPG Industries Inc.		7,028	6,065
	Pra Group Inc.		3,126	4,497
	Prestige Brands Holdings Inc.		9,163	8,701
	Priceline.Com Inc.		21,628	32,253
	Proto Labs Inc.		9,840	7,857
	Pulte Group		13,607	12,076
	QEP Resources Inc.		6,319	7,916
	Quest Diagnostics Inc.		45,412	49,075
	Radian Group Inc.		5,361	8,163
	Radius Health Inc.		6,891	6,047
	Raymond James Financial Inc.		2,062	3,117
	Raytheon Company		61,761	63,758
	Realogy Holdings Corp		2,271	1,955
	Regeneron Pharmaceuticals Inc.		38,759	37,076
	Reinsurance Group Of America Inc.		5,968	8,179
	Rice Energy Inc.		4,967	6,085
	RPX Corp		3,635	4,007
	RSP Permian Inc.		11,024	14,368
	Sabre Corp		36,485	32,410
	Scholastic Corp		1,583	1,995
	Schweitzer-Mauduit Intl Inc.		5,884	8,104

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Scripps Networks		\$ 3,437	\$ 4,068
	Sealed Air Corp New		8,198	7,889
	Select Medical Holdings Corporation		3,592	4,015
	Service Corp International		3,598	4,090
	Skechers U S A Inc.		7,640	8,259
	Slm Corp		3,695	6,237
	Splunk Inc.		12,788	11,816
	Starbucks Corp		56,688	68,900
	Steel Dynamics Inc.		14,103	21,704
	Stifel Finl Corp		7,042	9,890
	Superior Energy Svcs Inc.		6,594	6,161
	Supernus Pharmaceuticals Inc.		7,077	10,277
	Svb Financial Group		8,446	14,076
	Sykes Enterprises Inc.		4,127	4,012
	Synchrony Financial		10,750	12,042
	Synnex Corp		6,411	8,108
	Synopsys Inc.		16,612	17,952
	Tableau Software Inc. - CL A		13,008	8,219
	Tailored Brands Inc.		6,910	11,855
	Tegna Inc.		2,134	1,989
	Teletech Hldgs Inc.		8,949	9,730
	Tempur-Pedic Int		3,193	4,097
	Teradata Corp		9,569	8,151
	Teradyne Inc.		4,667	6,096
	Tesoro Corp		7,952	7,958
	Tetra Tech Inc.		4,098	6,127
	Texas Instruments Inc.		19,411	20,286
	Textron Inc.		6,521	8,207
	Time Warner Inc.		23,747	30,697
	Tjx Cos Inc.		38,949	35,762
	Torchmark Corp		4,439	6,048

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Total System Services Inc.		\$ 8,471	\$ 13,974
	Trimble Nav Ltd		11,470	12,150
	Tutor Perini Corp		1,074	2,016
	UBS Group AG		17,582	17,989
	United Continental Holdings		8,235	11,807
	United Parcel Service Cl B		8,724	10,088
	United Rentals Inc.		13,170	18,054
	United Technologies Corp		21,791	22,362
	Unitedhealth Group Inc.		9,514	16,324
	Universal Corp Va		5,575	6,311
	Veeva Systems Inc.-Class A		4,311	5,983
	Verizon Communications		57,543	60,053
	Visa Inc.-Class A		32,938	52,976
	Wabco Hldgs Inc.		4,070	4,034
	Wabtec Corp		5,274	12,204
	Walgreens Boots Alliance Inc.		29,501	29,545
	Walker & Dunlop Inc.		9,381	11,887
	Waste Mgmt Inc. Del		45,714	49,212
	Wesco International Inc.		10,097	13,842
	Western Refining Inc.		5,179	8,024
	Westrock Co		13,393	15,840
	Wildhorse Resource Dev Corp		4,242	4,132
	Williams-Sonoma Inc.		14,332	13,646
	World Fuel Svcs Corp		12,350	12,258
	Wyndham Worl-W/I		9,033	14,052
	Xerox Corp		53,017	46,828
	Xylem Inc.		8,854	10,003
	Zoetis Inc.		22,890	26,819
	Abb Ltd Spon Adr		71,637	71,828
	Accenture Plc Cl A		35,515	36,896
	AIA Group Ltd-Sp ADR		70,974	77,307

OTTERBEIN HOMES RETIREMENT PLAN
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SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Akzo Nobel Nv Adr		\$ 79,507	\$ 74,293
	Alfa Laval AB-Unspon Adr		40,650	43,574
	Allergan PLC		29,433	22,261
	Allianz SE Spons Adr		51,847	58,406
	Arcelormittal Adr		14,725	18,170
	Aryzta AG - Unspon ADR		26,014	22,880
	Assured Guaranty Ltd		4,063	6,043
	Astrazeneca Plc Adr		41,054	41,335
	Atlas Copco Ab Spons Adr		29,992	38,916
	Autoliv Inc.		7,506	12,333
	Aviva Plc Spons Adr		60,856	55,943
	Axis Capital Holdings Ltd		6,853	8,289
	Baidu Inc. Spons Adr		119,173	117,224
	Balfour Beatty Plc-Spon ADR		14,776	14,042
	Banco Bilbao Vizcaya Argentaria S A		65,085	59,522
	Barclays Plc Adr		41,988	44,363
	Barrick Gold Corp		12,642	9,268
	Basf SE Spons Adr		36,314	41,915
	Bayer A Gadrmodel		87,882	87,933
	Bayerische Motoren ADR		42,639	40,897
	BBA Aviation Plc-Unspon Adr		11,015	12,707
	Bnp Paribas Adr		32,669	39,022
	British Amern Tob Plc Spns Adr		74,098	69,855
	Bunge Limited		44,541	47,389
	Caixabank		31,982	33,241
	Canadian National Railway Co		40,258	51,426
	Canadian Natural Resources		12,905	14,027
	Carnival Plc Spons Adr		38,319	44,740
	Check Point Software Tech Lt Ord		35,283	38,598
	China Lodging Group-Spon Ads		7,076	9,228
	China Mobile Limited Spons Adr		63,282	55,523

OTTERBEIN HOMES RETIREMENT PLAN
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SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Chubb Ltd		\$ 21,413	\$ 22,593
	Cie Financiere Rich Unspons Adr		55,048	54,824
	Cnooc Ltd-Adr		47,809	44,130
	Coca-Cola European Partners		11,587	9,922
	Core Labs N V		8,539	6,242
	Crh Plc Adr		9,000	10,211
	CSL Ltd (Australia)		32,336	35,590
	Dassault Sys S A Spons Adr		64,547	82,844
	Dbs Group Hldgs Ltd Sponsd Adr		39,863	40,136
	Diageo Plc Adr		31,198	28,791
	East Japan Railway Co-Adr		63,370	64,484
	Encana Corp		17,231	21,508
	Essent Group LTD		3,835	6,118
	Fanuc Ltd Unspons Adr		68,149	76,263
	Ferroglobe Plc		1,332	1,949
	Flextronics Intl Ltd		20,461	24,314
	Fresenius Medical Care Ag And Co Adr		48,338	50,145
	Fuchs Petrolub ADR (Germany)		27,506	25,207
	Genpact Limited		9,207	8,276
	Gildan Activewear Inc.-CI A		4,336	3,958
	Glaxo Smithkline Sponsored Adr		38,805	33,042
	Grifols SA - ADR		20,272	18,818
	Grupo Televisa Sa De Cv		20,214	16,252
	Hitachi Ltd Adr		59,342	60,418
	Hsbc Hldgs Plc Sponsored Adr New		29,665	28,327
	Icici Bk Ltd Spons Adr		23,100	22,335
	Icon PLC (Ireland)		19,225	22,034
	IMAX Corporation		8,857	8,321
	Ing Groep Nv Sponsored Adr		13,946	18,274
	Itau Unibanco Holding Spons Adr		32,327	35,517
	Japan Aircls Ltd ADR		51,844	46,759

OTTERBEIN HOMES RETIREMENT PLAN
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SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	JGC Corp Unspns ADR (Japan)		\$ 36,633	\$ 28,299
	Kddi Corp Unspns Adr		62,242	63,207
	Komatsu Ltd		28,170	34,502
	Koninklijke Philips Electrs Nv-Adr		15,817	16,508
	Kosmos Energy (Bermuda)		1,389	2,159
	Kubota Ltd Spons Adr		23,080	22,388
	L Air Liquide Adr		48,434	52,129
	L'oreal Co Adr		51,596	59,587
	Liberty Global PLC-Series C		6,432	6,148
	Linde Agspons Adr		57,131	59,405
	Lions Gate Entmnt Corp		2,096	2,048
	Lloyds Banking Group Plc-Spons Adr		43,777	35,594
	Lvmh Moet Hennessy Louis - Adr		21,443	27,246
	Lyondellbasell INDU-CL A		5,225	6,005
	Maiden Holdings Ltd.		10,249	14,239
	Manulife Financial Corp		11,967	15,913
	Mercadolibre Inc.		21,946	25,139
	Methanex Corp		5,144	8,015
	Mitsubishi Estate-Unspns Adr		26,455	22,550
	Monotaro Co Ltd - Unsp ADR		18,061	18,155
	Multi Packaging Solutions Inc.		4,338	4,164
	Naspers Ltd Spons Adr		46,687	49,767
	Nestle Sa Spons Adr For Reg		107,450	108,603
	Nikon Corp PLC ADR (Japan)		21,586	23,492
	Novartis Ag Sponsored Adr		73,297	68,324
	Park24 CO Ltd-Spn Adr		29,493	26,907
	Prudential Plc-Adr		51,379	60,043
	Relx Nv Spon Adr		11,667	12,469
	Roche Hldg Ltd Spons Adr		154,943	140,147
	Royal Dutch-Adrb		133,368	157,562
	Sanofi-Aventis Adr		65,610	57,142

OTTERBEIN HOMES RETIREMENT PLAN
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SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	Sap Aktiengesellschaft Spns Adr		\$ 103,513	\$ 111,927
	Sasol Ltd-Sponsored Adr		24,650	20,699
	Scheider Elect SA-Unsp ADR France		63,921	64,904
	Schlumberger Ltd		55,815	55,743
	Shire Plc Spns Adr		29,047	28,453
	Sk Telecom Ltd		63,652	51,310
	Sonova Holding-Unspon ADR		24,414	23,433
	SSE PLC ADR (Britain)		38,387	33,256
	Sumitomo Mitsui-Spons ADR		32,089	35,725
	Symrise Ag-Unspon Adr		27,332	26,976
	Sysmex Corp ADR (Japan)		30,836	40,080
	Taiwan Semiconductor Spns Adr		58,119	76,130
	TE Connectivity Ltd		22,979	26,326
	Tenaris Sa-Adr		22,224	29,996
	Total S.A. Spon Adr		61,740	61,317
	Turkiye Garanti Bankasi Spns Adr		27,881	18,757
	Unilever Plc		33,744	33,252
	Validus Holdings Ltd		8,824	10,177
	Vodafone Group Plc-Sp ADR		40,949	31,857
	Volkswagen AG ADR (Germany)		112,096	94,302
	WPP plc-Sponsored ADR		52,660	64,293
	Zurich Insurance Group ADR (Switzerland)		41,605	45,770
	Total Common Equity Securities		9,903,252	10,558,985
	<u>Exchange-Traded Funds</u>			
	Ishares Russell 1000 Value		862,115	919,990
	Ishares Tr Russell 1000 Growth Index		2,296,323	2,296,890
	Ishares Barclays Tips Bond Fund ETF		735,773	718,403
			3,894,211	3,935,284

OTTERBEIN HOMES RETIREMENT PLAN
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SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2016

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Inc.luding Maturity Date, Rate of Interest, Par, or Maturity Value	Cost	Current Value
	<u>Real Estate Investment Trusts</u>			
	AGNC Investment Corp		\$ 2,135	\$ 2,049
	American Homes for Rent		5,099	6,336
	Ares Coml Real Estate Corp		4,529	6,124
	Blackstone Mortgage Tru-CI A		2,011	2,045
	Cys Invts Inc.		8,388	8,147
	Lasalle Hotel Pptys		5,121	6,155
	MFA Financial Inc. Reit		7,215	8,019
	MTGE Investment Corp		1,749	2,025
	Starwood Property Trust Inc.		7,800	8,122
	Two Harbors Investment Corp.		7,195	7,953
			<u>51,242</u>	<u>56,974</u>
		Total	<u>\$ 23,340,261</u>	<u>\$ 24,064,639</u>

**Indicates Party-in-Interest*

Attachment to the 2016 Form 5500

Schedule SB, line 24 - Changes in Non-Prescribed Actuarial Assumptions

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

- The termination assumption was changed to the 2003 SOA Small Plan Select and Ultimate table to reflect a more recently published table.
- The retirement assumption was updated to reflect recent plan experience and future expectations.
- The percent of future retirees assumed to be married changed from 80% of male participants and 50% of female participants to 70% and 25%, respectively, to reflect experience and future expectations.
- The assumed form of payment changed from 100% electing a straight life annuity to 70% electing a straight life annuity and 30% electing a 100% joint and survivor annuity to reflect recent experience and future expectation.
- The assumed spouse age difference changed from wives being three years younger than husbands to female beneficiaries being 4 years younger than participants and male beneficiaries being 1 year older than participants.
- The expected long-term rate of return on assets changed from 7.92% to 7.00% to reflect updated capital market assumptions.
- The expected trust-payable expenses assumption was changed to reflect that the employer is now paying PBGC premiums out of trust assets.