

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 2018 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information For calendar plan year 2018 or fiscal plan year beginning <u>01/01/2018</u> and ending <u>12/31/2018</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>UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN</u>		1b Three-digit plan number (PN) ▶	<u>001</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>UNITED DISABILITY SERVICES, INC.</u> <u>701 S MAIN ST</u> <u>AKRON, OH 44311-1019</u>		1c Effective date of plan <u>10/01/1970</u>	
		2b Employer Identification Number (EIN) <u>34-1374195</u>	
		2c Plan Sponsor's telephone number <u>330-762-9755</u>	
		2d Business code (see instructions) <u>624100</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.	10/09/2019	SHELLEY MORRIS
	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

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

Form 5500 (2018)
v. 171027

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 or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 238
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 who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 97 6a(2) 79 6b 78 6c 72 6d 229 6e 8 6f 237 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
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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)** ☐ 0 **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 2018 Form M-1 annual report. If the plan was not required to file the 2018 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 2018 This Form is Open to Public Inspection
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For calendar plan year 2018 or fiscal plan year beginning <u>01/01/2018</u> and ending <u>12/31/2018</u>	
▶ 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>UNITED DISABILITY SERVICES DEFINED BENEFIT 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>UNITED DISABILITY SERVICES, INC.</u>	D Employer Identification Number (EIN) <u>34-1374195</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>2018</u>	
2 Assets:	
a Market value.....	2a <u>10354000</u>
b Actuarial value	2b <u>10354000</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>79</u> <u>3307989</u> <u>3307989</u>
b For terminated vested participants	<u>62</u> <u>1395919</u> <u>1395919</u>
c For active participants	<u>97</u> <u>6268294</u> <u>6275051</u>
d Total	<u>238</u> <u>10972202</u> <u>10978959</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>5.73 %</u>
6 Target normal cost	6 <u>347877</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	
Signature of actuary <u>JAMES W. BUDAI, FSA, EA, MAAA</u>	<u>10/09/2019</u> Date
Type or print name of actuary <u>CBIZ RETIREMENT PLAN SERVICES</u>	<u>17-07634</u> Most recent enrollment number
Firm name <u>5450 FRANTZ ROAD SUITE 300 DUBLIN, OH 43016</u>	<u>614-793-2577</u> Telephone number (including area code)
Address of the firm	

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	659246
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	659246
10 Interest on line 9 using prior year's actual return of _____ %		
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		5583
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>5.93</u> %		331
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		5914
d Portion of (c) to be added to prefunding balance		
12 Other reductions in balances due to elections or deemed elections		
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	659246

Part III Funding Percentages

14 Funding target attainment percentage	14	88.30%
15 Adjusted funding target attainment percentage	15	87.35%
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	83.97%
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
04/12/2018	164513				
07/13/2018	164513				
10/10/2018	164513				
01/14/2019	164513				
Totals ▶			18(b)	658052	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	634603

20 Quarterly contributions and liquidity shortfalls:

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

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

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

21 Discount rate:				
a Segment rates:	1st segment: 3.92%	2nd segment: 5.52%	3rd segment: 6.29%	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age				22 65
23 Mortality table(s) (see instructions)	Prior regulation:	☒ Prescribed - combined	☐ Prescribed - separate	☐ Substitute
	Current regulation:	☐ 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	347877	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance		Installment
a Net shortfall amortization installment	1388017		286459
b Waiver amortization installment	0		0
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	34	634336	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0
36 Additional cash requirement (line 34 minus line 35)	36	634336	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	634603	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	267	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b		
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

41 If an election was made to use PRA 2010 funding relief for this plan:				
a Schedule elected	☐ 2 plus 7 years	☐ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008	☐ 2009	☐ 2010	☐ 2011

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
		2018
		This Form is Open to Public Inspection.

For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018		
A Name of plan UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 UNITED DISABILITY SERVICES, INC.	D Employer Identification Number (EIN) 34-1374195	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

PNC BANK

1 CASCADE PLAZA
AKRON, OH 44308

25-1211909

(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?
26 13	TRUSTEE	40933	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2018 This Form is Open to Public Inspection
For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018		
A Name of plan UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 UNITED DISABILITY SERVICES, INC.	D Employer Identification Number (EIN) 34-1374195	

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	168294	164513
(2) Participant contributions	1b(2)	0	0
(3) Other.....	1b(3)	9006	9500
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	549752	529902
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)	3080517	0
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property).....	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans.....	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities.....	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	6537542	9277327
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)	9181	460

		(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	10354292 9981702
Liabilities			
g	Benefit claims payable	1g	
h	Operating payables	1h	
i	Acquisition indebtedness	1i	
j	Other liabilities	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	0 0
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	10354292 9981702

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)	658052
	(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)	658052
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	493
	(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)	493
(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)	328847
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	328847
(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)		-981842
c Other income.....	2c		9541
d Total income. Add all income amounts in column (b) and enter total.....	2d		15091

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	335462	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		335462
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense.....	2h		0
i Administrative expenses: (1) Professional fees.....	2i(1)	52219	
(2) Contract administrator fees.....	2i(2)	0	
(3) Investment advisory and management fees.....	2i(3)	0	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		52219
j Total expenses. Add all expense amounts in column (b) and enter total	2j		387681

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-372590
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: BOBER, MARKEY, FEDOROVICH AND CO.

(2) EIN: 34-1523030

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		1000000
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		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			

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

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 4160765. (See instructions.)

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 2018 This Form is Open to Public Inspection.
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For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018

A Name of plan <u>UNITED DISABILITY SERVICES DEFINED BENEFIT 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>UNITED DISABILITY SERVICES, INC.</u>	D Employer Identification Number (EIN) <u>34-1374195</u>

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

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

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

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

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

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

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

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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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) 2018
v. 171027

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

b The plan year immediately preceding the current plan year

c The second preceding plan year

14a**14b****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

b The corresponding number for the second preceding plan year

15a**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

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

16a**16b**

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

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

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

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

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

Stock: _____ % Investment-Grade Debt: _____ % High-Yield Debt: _____ % Real Estate: _____ % Other: _____ %

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

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

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

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

UNITED DISABILITY SERVICES
DEFINED BENEFIT PLAN

FINANCIAL STATEMENTS AND
SUPPLEMENTARY INFORMATION

December 31, 2018 and 2017

UNITED DISABILITY SERVICES
DEFINED BENEFIT PLAN
ANNUAL REPORT INDEX
December 31, 2018 and 2017

The following financial statements and other information of United Disability Services Defined Benefit Plan are included herewith:

- Statements of Net Assets Available for Benefits as of December 31, 2018 and 2017;
- Statements of Changes in Net Assets Available for Benefits for the Years Ended December 31, 2018 and 2017;
- Statements of Accumulated Plan Benefits as of January 1, 2018 and 2017;
- Statements of Changes in Accumulated Plan Benefits for the Years Ended January 1, 2018 and 2017;
- Notes to Financial Statements.

The following supplemental schedules of United Disability Services Defined Benefit Plan included in the Annual Report of the Plan on Form 5500 filed with the Department of Labor as of and for the year ended December 31, 2018, are included herewith:

- Schedule H, Line 4i - Schedule of Assets (Held at End of Year);
- Schedule H, Line 4j – Schedule of Reportable Transactions.

All other supplemental schedules and notes for which provision is made in the applicable rules and regulations of the Department of Labor are not required under the related instructions or are inapplicable and, therefore, have been omitted.

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN

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INDEPENDENT AUDITORS' REPORT

To the Plan Administrator
United Disability Services Defined Benefit Plan
Akron, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the United Disability Services Defined Benefit Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2018 and 2017, the related statements of changes in net assets available for benefits for the years then ended, the statements of accumulated plan benefits as of January 1, 2018 and 2017, and the related statements of changes in accumulated plan benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA"), the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by PNC Bank, N.A., the Trustee of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the Plan administrator that the Trustee holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained certifications from the Trustee as of and for the years ended December 31, 2018 and 2017, that the information provided to the Plan administrator by the Trustee is complete and accurate.

Disclaimer of Opinion

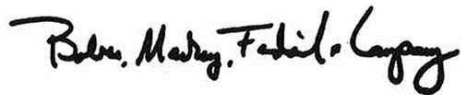
Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

The supplemental schedules, Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2018 and Schedule H, Line 4j – Schedule of Reportable Transactions for the year ended December 31, 2018, are required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA 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 the supplemental schedules referred to above.

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

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

A handwritten signature in black ink, appearing to read "Robert Markey".

BOBER, MARKEY, FEDOROVICH & COMPANY
Akron, Ohio

September 30, 2019

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2018 and 2017

	<u>2018</u>	<u>2017</u>
ASSETS		
Investments, at fair value	\$ 9,807,229	\$ 10,167,811
Accrued interest and dividends	9,500	9,006
Due from broker for securities sold	460	9,181
Contribution receivable	<u>164,513</u>	<u>168,294</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 9,981,702</u>	<u>\$ 10,354,292</u>

The accompanying notes are an integral part of these financial statements.

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the Years Ended December 31, 2018 and 2017

	<u>2018</u>	<u>2017</u>
ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Investment income:		
Dividends and interest	\$ 329,340	\$ 237,132
Employer contributions	658,052	673,176
Other income	<u>9,541</u>	<u>2,560</u>
TOTAL ADDITIONS	996,933	912,868
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits paid directly to participants	335,462	336,863
Administrative expenses	<u>52,219</u>	<u>44,273</u>
TOTAL DEDUCTIONS	387,681	381,136
NET (DEPRECIATION) APPRECIATION IN FAIR VALUE OF INVESTMENTS	<u>(981,842)</u>	<u>1,073,014</u>
NET (DECREASE) INCREASE	(372,590)	1,604,746
NET ASSETS AVAILABLE FOR BENEFITS:		
BEGINNING OF THE YEAR	<u>10,354,292</u>	<u>8,749,546</u>
END OF THE YEAR	<u><u>\$ 9,981,702</u></u>	<u><u>\$ 10,354,292</u></u>

The accompanying notes are an integral part of these financial statements.

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
STATEMENTS OF ACCUMULATED PLAN BENEFITS
January 1, 2018 and 2017

	<u>2018</u>	<u>2017</u>
ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS:		
VESTED BENEFITS		
Retired participants and beneficiaries	\$ 3,040,481	\$ 3,056,373
Other participants	<u>6,853,880</u>	<u>5,773,047</u>
TOTAL VESTED BENEFITS	9,894,361	8,829,420
NONVESTED BENEFITS	<u>5,124</u>	<u>83,492</u>
TOTAL ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS	<u><u>\$ 9,899,485</u></u>	<u><u>\$ 8,912,912</u></u>

The accompanying notes are an integral part of these financial statements.

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
STATEMENTS OF CHANGES IN ACCUMULATED PLAN BENEFITS
For the Years Ended January 1, 2018 and 2017

	<u>2018</u>	<u>2017</u>
ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS AT BEGINNING OF YEAR	\$ 8,912,912	\$ 7,875,754
INCREASE DURING THE YEAR		
ATTRIBUTABLE TO:		
Actuarial assumption changes	(52,971)	369,938
Benefits accumulated and actuarial gains	764,293	518,555
Benefits paid	(336,863)	(426,040)
Interest	<u>612,114</u>	<u>574,705</u>
NET INCREASE	<u>986,573</u>	<u>1,037,158</u>
ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS AT END OF YEAR	<u><u>\$ 9,899,485</u></u>	<u><u>\$ 8,912,912</u></u>

The accompanying notes are an integral part of these financial statements.

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2018 and 2017

NOTE 1 - DESCRIPTION OF THE PLAN

The following brief description of the United Disability Service Defined Benefit Plan (the "Plan") is provided for general information purposes only. Participants should refer to the Plan document for more complete information.

General

The Plan is a trustee, non-contributory defined benefit pension plan covering substantially all employees of United Disability Services, Inc. (the "Plan Sponsor"). It is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The Plan was amended in October 2014, so that participation is limited to participants in the Plan as of January 2, 2016.

Pension Benefits

Participants are fully vested with three or more years of service but are not eligible to participate in the Plan until they have completed one year of service. Vested participants who are ages 21 to 65, are entitled to annual pension benefits beginning at normal retirement ages (65) equal to 1.25% of final average earnings, as defined by the Plan, multiplied by total credited service plus, 0.5% of final average earnings in excess of the social security average annual wage multiplied by total years of credited service up to a maximum 35 years. The Plan permits early retirement at ages 55 to 64 and the benefits are actuarially reduced according to age. Benefits are in the form of a life annuity, including joint and survivor and full cash refund annuity options.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are presented on the accrual basis of accounting.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value, as further discussed in Note 4. The change in the difference between fair value and the cost of investments, along with the difference between the proceeds received and the cost of the investments sold, is reflected in the Statements of Changes in Net Assets Available for Benefits as net appreciation (depreciation).

Dividend income is recorded on the ex-dividend date. Purchases and sales of securities are recorded on the trade-date basis.

Fair Value of Financial Instruments

Fair value estimates are made at a specific point in time based on relevant market information about the financial instrument. These estimates are subjective in nature and involve uncertainties and matters of significant judgment and, therefore, cannot be determined with precision. Changes in assumptions could significantly affect the estimates.

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
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Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits represent the actuarial present value of estimated future periodic payments, including any lump-sum distributions, that are attributable under the Plan's provisions to services rendered by the employee to the valuation date.

The actuarial present value of accumulated plan benefits is determined by the actuary, CBIZ Retirement Plan Services, as of January 1, 2018 and January 1, 2017, and is the amount which results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money between the valuation date and the expected date of payment, (such as for death, disability, withdrawal or retirement). The significant actuarial assumptions used in the valuation of accumulated plan benefits as of January 1, 2018 and January 1, 2017 included: (a) the average retirement age was 65, (b) life expectancy of participants and purchase rates for pension benefits using the Internal Revenue Service prescribed mortality tables based upon the generational projection scale MP-2017 in conjunction with the RP-2014 mortality tables for 2018 and in 2017 the mortality tables were based on the MP-2016 in conjunction with the RP-2014 mortality table (c) an effective interest rate of 5.73% and 5.93% based on the IRS-published 3-segment rates as of January 1, 2018 and January 1, 2017, respectively, funding valuations, (d) a discount rate of 7.00% in 2018 and 2017, and (e) annual salary increases of 2.00% and 3.5% in 2018 and 2017, respectively. 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.

Administrative Expenses

Trustee fees are paid by the Plan. Other administrative expenses, such as legal and professional fees and Pension Benefit Guarantee Corporation ("PBGC") premiums, are paid by the Plan Sponsor.

Use of Estimates

In preparing the financial statements in conformity with accounting principles generally accepted in the United States of America, management makes estimated calculations that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements, as well as the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Risks and Uncertainties

Plan contributions and the actuarial present value of accumulated plan benefits are 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 estimations and assumptions, it is at least reasonably possible that changes in these estimates and assumptions in the near term could be material to the financial statements.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
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Subsequent Events

The Plan has evaluated subsequent events through September 30, 2019, the date the financial statements were available to be issued.

NOTE 3 - INFORMATION PREPARED AND CERTIFIED BY TRUSTEE (UNAUDITED)

The following is a summary of the unaudited information regarding the Plan, included in the Plan's financial statements, which was prepared by PNC Bank, N.A., the Trustee of the Plan, as of and for the years ended December 31, 2018 and 2017 and furnished to the Plan Sponsor. The Plan Sponsor has obtained certifications from the Trustee as of and for the years ended December 31, 2018 and 2017, that such information is complete and accurate.

	2018	2017
Investments, at fair value	\$ 9,807,229	\$ 10,167,811
Accrued interest and dividends	\$ 9,500	\$ 9,006
Due from broker for securities sold	\$ 460	\$ 9,181
Dividends and interest	\$ 329,340	\$ 237,132
Net (depreciation) appreciation in fair value of investments	\$ (981,842)	\$ 1,073,014

NOTE 4 - FAIR VALUE MEASUREMENTS

Fair value is a market-based measurement that is determined based on assumptions that market participants would use in pricing an asset or liability. As a basis for considering such assumptions, the Plan uses a three-tier fair value hierarchy, which prioritizes the inputs used in measuring fair value as follows:

- Level 1 - Observable inputs such as quoted prices in active markets;
- Level 2 - Inputs, other than the quoted prices in active markets, that are observable either directly or indirectly; and
- Level 3 - Unobservable inputs in which there is little or no market data, which require the reporting entity to develop its own assumptions.

The following tables present the fair value hierarchy for the Plan's assets measured at fair value on a recurring basis as of December 31:

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
NOTES TO FINANCIAL STATEMENTS
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2018				
	Level 1	Level 2	Level 3	Total
Money market fund	\$ 529,902	\$ -	\$ -	\$ 529,902
Mutual funds	5,983,314	-	-	5,983,314
Common stocks	3,294,013	-	-	3,294,013
	<u>\$ 9,807,229</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 9,807,229</u>
2017				
	Level 1	Level 2	Level 3	Total
Money market fund	\$ 549,752	\$ -	\$ -	\$ 549,752
Mutual funds	6,537,542	-	-	6,537,542
Common Stocks	3,080,517	-	-	3,080,517
	<u>\$ 10,167,811</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 10,167,811</u>

The classification of fair value measurements within the hierarchy is based upon the lowest level of input that is significant to the measurement. Valuation methodologies used for assets measured at fair value are as follows:

Money market fund: Valued at the accumulation unit value of shares in the active market held by the Plan at year end.

Mutual funds: Valued based on closing price in the active market.

Common stocks: Valued based on closing price in the active market.

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

NOTE 5 - FUNDING POLICY

The Plan Sponsor's funding policy is to contribute an amount as determined by the Plan actuary that will be sufficient to maintain the minimum funding standard in accordance with ERISA. The Plan Sponsor's contributions for 2018 and 2017 exceeded the minimum funding requirements of ERISA.

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
NOTES TO FINANCIAL STATEMENTS
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NOTE 6 - PLAN TERMINATION

Although it has not expressed any intention to do so, the Plan Sponsor has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth by ERISA. In the event the Plan terminates, the pension fund would be applied to purchase participants' accrued benefits as set forth by the Plan document. 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. Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations, and may also depend on the financial condition of the Plan Sponsor and the level of benefits guaranteed by the PBGC.

NOTE 7 - TAX STATUS

The Plan has obtained a favorable determination letter from the Internal Revenue Service, dated June 12, 2002, to the effect that such Plan is exempt from Federal income taxes. While the Plan has been amended since the determination letter, a new determination letter has not been received, however, the Plan Sponsor believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code, and therefore, the Plan was qualified and considered tax-exempt as of the financial statement date.

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 if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by taxing authorities. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2018 and 2017, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements.

NOTE 8 - PARTY-IN-INTEREST

Party-in-interest transactions include purchases and sales of investments through the Plan's Trustee and the payment of services and expenses. Fees paid by the Plan for the investment management services amounted to \$52,219 and \$44,273 for the years ended December 31, 2018 and 2017, respectively. There are also indirect fees deducted from investment earnings of the Plan.

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2018
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	<u>MONEY MARKET FUND</u>			
	Fidelity Government MM Institutional Class Fund	Money market fund	\$ 529,902	\$ 529,902
	<u>MUTUAL FUNDS</u>			
	T Rowe Price Institutional Floating Rate Fund	Mutual fund	396,338	378,567
	Baird Intermediate Bd Fd Instl Fd #70	Mutual fund	632,127	632,127
	Dodge & Cox Income Fund Fd #147	Mutual fund	631,149	631,149
	Tcw Emerging Markets Income Fund Class I	Mutual fund	386,844	386,844
	Vanguard Inflation Protected Securities Fund	Mutual fund	556,000	525,923
	Amg Managers Lmcg Small Cap Growth Fund	Mutual fund	96,382	96,382
	Harding Loevner Inter S/C-Is	Mutual fund	84,335	84,335
	Oakmark Intl Sm Cap-Inst #2888	Mutual fund	120,041	120,041
	T Rowe Price Real Estate Fund	Mutual fund	335,609	309,135
	Aqr Long-Short Equity-I	Mutual fund	359,320	359,320
	Eaton Vance Global Macro Absolute Return Fund	Mutual fund	310,000	289,009
	Ishares Core S&P 500 Etf	Mutual fund	820,500	820,500
	Ishares Msci Emerging Markets Etf	Mutual fund	283,380	283,380
	Ishares Core Msci Eafe Etf Etf	Mutual fund	322,355	322,355
	Vanguard Ftse All World Ex-Us Small -Cap Etf	Mutual fund	84,171	84,171
	Vanguard Mid Cap Etf	Mutual fund	409,427	409,427
	Vanguard Small Cap Etf	Mutual fund	250,649	250,649
			6,078,627	5,983,314
	<u>COMMON STOCKS</u>			
	Abbott Laboratories Inc	Common stock	14,124	23,363
	Acs Actividades Cons-Uns Adr Adr Sedol B3F8Lh3	Common stock	7,539	8,301
	Acuity Brands Inc	Common stock	4,653	3,334
	Adidas Ag Sponsored Adr	Common stock	2,956	2,713
	Adobe Inc	Common stock	20,205	34,388
	Advanced Energy Inds Inc	Common stock	4,532	2,619
	Aercap Holdings Nv Isin NI0000687663 Sedol	Common stock	11,881	10,256
	Aia Group Ltd Sponsored Adr	Common stock	6,161	7,266
	Aia Group Ltd Sponsored Adr	Common stock	11,682	13,777
	Air Liquide Adr	Common stock	6,969	7,549
	Airbus Se Adr	Common stock	5,653	6,635
	Albany International Corp Cl A	Common stock	5,303	6,368
	Alexandria Real Estate Equities Inc	Common stock	7,401	7,030
	Alexion Pharmaceuticals Inc	Common stock	10,032	7,691
	Alfa Laval Ab-Unspon Adr Adr Sedol B3F2F06 Isin	Common stock	3,592	3,763
	Alibaba Group Holding Ltd Adr Sedol Bp41Zd1 Isin	Common stock	23,910	18,230
	Align Technology Inc	Common stock	6,255	9,424
	Allianz Se Spon Adr	Common stock	9,538	9,808
	Allstate Corp	Common stock	17,848	18,096
	Allstate Corp	Common stock	7,442	7,519
	Alphabet Inc/Ca-CI C	Common stock	30,222	34,175
	Altra Industrial Motion Corp	Common stock	5,900	3,446
	Amazon Com Inc	Common stock	25,308	40,553
	Ambev Sa-Spn Adr Adr Sedol Bg804F6 Isin	Common stock	3,325	2,658
	Amdocs Limited Isin Bg0022569080 Sedol 2256908	Common stock	8,144	7,791
	Ameren Corp	Common stock	10,216	12,133
	American Campus Cmnty Inc	Common stock	7,607	6,664
	American Electric Power Inc	Common stock	9,885	10,837
	American Equity Invst Life Hldg	Common stock	3,736	4,359

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2018
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	American International Group, Inc	Common stock	26,181	21,478
	American Water Works Co Inc	Common stock	9,456	10,711
	Amerisourcebergen Corp	Common stock	3,227	2,902
	Ametek Inc New	Common stock	7,331	8,463
	Anadarko Petroleum Corp	Common stock	7,035	5,348
	Analog Devices Inc	Common stock	2,446	2,403
	Anixter Intl Inc	Common stock	5,640	4,508
	Aptiv Plc-When Issued Sedol B783Ty6 Isin	Common stock	4,015	2,832
	Arcelormittal Class Reg Adr Sedol Bd4H9V1 Isin	Common stock	7,616	7,090
	Arch Capital Group Ltd	Common stock	9,058	7,802
	Archer Daniels Midland Co	Common stock	18,025	16,142
	Aspen Pharmacare HI-Unsp Adr Adr Sedol B3L9Zp6	Common stock	3,855	1,669
	At&T Inc	Common stock	24,785	18,608
	Atlas Copco Ab Sponsored Adr New Repstg Com	Common stock	4,474	2,848
	Autodesk Inc	Common stock	9,199	10,546
	Autodesk Inc	Common stock	5,102	6,945
	Avery Dennison Corp	Common stock	7,031	7,366
	Axa Sponsored Adr	Common stock	7,923	6,289
	Bae Systems Plc Sponsored Adr	Common stock	10,175	7,682
	Baidu Inc	Common stock	6,862	6,027
	Baidu Inc	Common stock	9,211	8,247
	Baker Hughes Inc New Class A	Common stock	2,305	2,129
	Banco Bilbao Vizcaya Argentaria S A Sponsored Adr	Common stock	8,752	5,724
	Banco Santander S A Adr	Common stock	11,078	7,423
	Bank New York Mellon Corp Com	Common stock	17,991	17,934
	Basf Se Sponsored Adr	Common stock	8,663	6,456
	Bayer A G Sponsored Adr	Common stock	14,171	8,047
	Bayerische Motoren-Spon Adr Sedol Bd6Ktc9 Isin	Common stock	3,833	3,236
	Bb&T Corp	Common stock	18,005	17,934
	Bhp Group Plc Adr	Common stock	9,888	12,483
	Biomarin Pharmaceutical Inc	Common stock	5,520	4,939
	Booking Holdings Inc	Common stock	12,938	12,057
	British American Tobacco Plc Sponsored Adr	Common stock	12,581	6,850
	Brown & Brown Inc	Common stock	9,513	11,933
	Burlington Stores Inc	Common stock	12,899	13,502
	Cabot Corp	Common stock	4,822	3,607
	Cabot Microelectronics Corp	Common stock	6,075	7,342
	Cadence Bancorp	Common stock	6,969	4,178
	Canadian Natl Railway Co Sedol 2210959 Isin	Common stock	6,822	6,966
	Cardinal Health Inc	Common stock	26,568	17,974
	Carlisle Companies Inc	Common stock	6,056	5,830
	Carlsberg As Spon Adr	Common stock	7,928	8,394
	Casella Waste Sys Inc	Common stock	3,366	3,989
	Catalent Inc	Common stock	5,550	5,862
	Cbre Group Inc	Common stock	7,087	7,928
	Charles Riv Laboratories Intl Inc	Common stock	5,897	6,225
	Check Point Software Tech Sedol 2181334 Isin	Common stock	2,829	2,874
	Check Point Software Tech Sedol 2181334 Isin	Common stock	8,386	8,315
	Church & Dwight Inc	Common stock	1,962	2,762
	Cigna Corp	Common stock	9,667	10,077
	Cimarex Energy Co	Common stock	9,908	5,857
	Cisco Systems Inc	Common stock	15,128	19,325
	Coherent Inc	Common stock	7,148	3,488

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December 31, 2018
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(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	Conagra Brands Inc	Common stock	10,003	5,831
	Conocophillips	Common stock	14,007	18,206
	Cooper Cos Inc New	Common stock	7,298	8,908
	Core Laboratories N V	Common stock	4,861	2,804
	Cummins Inc	Common stock	4,658	4,410
	Cvs Health Corporation	Common stock	23,054	19,197
	Daimler Ag-Unsponsored Adr Sedol Byvh331 Isin	Common stock	10,623	7,578
	Danone Spons Adr	Common stock	8,495	7,507
	Darling Ingredients Inc	Common stock	6,304	6,734
	Dassault Systems Sa Spon Adr	Common stock	4,941	6,455
	Dbs Group Hldgs Ltd Sponsored Adr	Common stock	5,673	7,112
	Dbs Group Hldgs Ltd Sponsored Adr	Common stock	6,980	8,367
	Deere & Co	Common stock	3,540	3,729
	Deutsche Boerse Ag Unspn Adr	Common stock	7,121	8,005
	Deutsche Post Ag Spon Adr Isin Us25157Y2028	Common stock	11,483	7,270
	Dexcom Inc	Common stock	5,809	5,271
	Dnb Asa-Sponsor Adr Adr Sedol B59G6H2 Isin	Common stock	7,065	7,161
	Dollar Tree Inc	Common stock	18,071	19,870
	Dowdupont Inc	Common stock	17,978	15,456
	E.On Se Adr	Common stock	6,793	8,508
	Eagle Materials Inc	Common stock	4,270	3,174
	Eastgroup Pptys Inc Reit	Common stock	5,796	5,962
	Eaton Vance Corp Com Non Vtg	Common stock	3,202	2,603
	Edison Intl	Common stock	23,950	17,826
	Edwards Lifesciences Corp	Common stock	12,990	18,074
	Energys	Common stock	8,188	7,683
	Engie Adr Sedol Byy9W15 Isin Us29286D1054	Common stock	7,945	8,005
	Entegris, Inc	Common stock	4,763	5,384
	Enterprise Financial Service	Common stock	3,589	2,822
	Equity Residential Sh Ben Int Reit	Common stock	21,621	22,575
	Essilorluxtica Adr	Common stock	7,931	7,706
	Euronet Worldwide Inc	Common stock	5,835	7,371
	Facebook Inc	Common stock	20,696	18,090
	Fanuc Corp Adr	Common stock	8,355	6,536
	Fanuc Corp Adr	Common stock	9,253	6,837
	Fidelity National Information	Common stock	9,878	11,486
	Fidelity National Information	Common stock	9,426	11,588
	Fifth Third Bancorp	Common stock	5,148	4,871
	First Cash Inc	Common stock	6,288	7,886
	Firstenergy Corp	Common stock	3,345	3,304
	Fleetcor Technologies Inc	Common stock	9,546	11,329
	Flir System Inc	Common stock	4,584	5,443
	Fnf Group-W/I	Common stock	6,615	6,634
	Fomento Economico Mexicano Sab De Cv	Common stock	2,885	2,926
	Form Factor Inc	Common stock	4,727	4,678
	Fortinet Inc	Common stock	5,991	6,550
	Franklin Electric Inc	Common stock	6,342	6,432
	Fresenius Medical Care Ag & Co Sponsored Adr	Common stock	6,494	4,729
	Fuchs Petrolub Se-Pref Adr Adr Sedol B70Bt82 Isin	Common stock	3,854	3,059
	Gallagher Arthur J & Co	Common stock	5,936	7,812
	Gatx Corp	Common stock	5,131	6,019
	Grifols S A Adr	Common stock	3,214	2,754
	Grupo Fin Banorte Spon Adr	Common stock	3,846	3,258

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(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	Halliburton Co	Common stock	28,164	19,058
	Harris Corp	Common stock	6,615	7,944
	Hdfc Bank Ltd Spon - Adr	Common stock	2,936	3,522
	Heartland Finl Usa Inc	Common stock	5,154	4,175
	Hess Corporation	Common stock	5,259	4,334
	Hexcel Corp	Common stock	8,676	9,576
	Hilton Worldwide Hldgs - W/I	Common stock	10,757	9,693
	Hologic Inc	Common stock	2,733	2,877
	Home Depot Inc	Common stock	9,412	10,481
	Horace Mann Educators Corp New	Common stock	3,805	3,670
	Hsbc Hldgs Plc Sponsored Adr New	Common stock	7,744	7,688
	Hsbc Hldgs Plc Sponsored Adr New	Common stock	3,644	3,618
	Humana Inc	Common stock	5,094	6,589
	Hunt J B Transport Services Inc	Common stock	8,684	8,560
	Icici Bank Ltd Spon Adr	Common stock	3,198	4,209
	Icon Plc Sedol B94G471 Isin Ie0005711209	Common stock	5,350	7,623
	Idexx Labs Inc	Common stock	5,866	6,511
	Ihs Markit Ltd Sedol Bd0Q558 Isin Bmg475671050	Common stock	8,326	8,683
	Illumina Inc	Common stock	15,339	22,795
	Industria De Diseno Textil Ind Adr	Common stock	8,564	7,435
	Infineon Technologies Adr	Common stock	5,030	4,097
	Ingersoll-Rand Plc Sedol B633030 Isin	Common stock	5,184	4,653
	Intel Corp	Common stock	14,004	18,115
	International Cons Spons Adr	Common stock	3,731	3,599
	International Paper Co	Common stock	8,575	6,337
	Intesa San Paolo Spa	Common stock	9,354	7,260
	Intuitive Surgical Inc	Common stock	16,251	15,325
	Invitation Homes Inc	Common stock	6,940	6,385
	Itau Unibanco Banco Holding Sponsered Adr	Common stock	5,237	5,895
	Jacobs Engineering Group Inc	Common stock	8,837	9,646
	Jazz Pharmaceuticals Plc Sedol B4Q5Zn4 Isin	Common stock	8,797	6,694
	Jgc Corp Ubsponsored Adr	Common stock	3,325	2,662
	Johnson & Johnson	Common stock	18,027	18,841
	Julis Baer Group Ltd Un Spon Adr	Common stock	9,088	6,276
	Kansas City Southern	Common stock	10,124	10,786
	Kohls Corp	Common stock	4,169	6,899
	Komatsu Ltd Spon Adr	Common stock	3,052	2,456
	Kubota Corp Spon Adr	Common stock	8,671	7,468
	Kubota Corp Spon Adr	Common stock	3,066	2,748
	L Oreal Co Unsponsored Adr	Common stock	6,692	7,625
	Lam Research Corp	Common stock	8,043	7,217
	Lazard Global Listed Infrastructure Portfolio Fund#	Common stock	535,000	455,728
	Leidos Holdings Inc-W/I	Common stock	2,811	2,794
	Lennox International Inc	Common stock	6,816	8,973
	Linde Plc Sedol Bywd9S5 Isin Ie00Bz12Wp82	Common stock	5,481	5,305
	Littelfuse Inc	Common stock	5,945	6,516
	Lloyds Banking Group Plc	Common stock	9,524	7,414
	Loews Corporation	Common stock	9,430	9,104
	Lonza Group Ag Unspan Adr	Common stock	5,603	5,458
	Lowe's Companies Inc	Common stock	17,952	19,673
	Lululemon Athletica Inc	Common stock	5,758	5,716
	Lvmh Moet Hennessy Louis Adr	Common stock	4,271	5,028
	Mantech Intl Corp Cl A	Common stock	3,664	5,439

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(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	Marathon Oil Corp	Common stock	20,066	19,001
	Marathon Petroleum Corp	Common stock	11,082	8,438
	Marsh & McLennan Companies Inc	Common stock	18,019	19,300
	Mastercard Inc Cl A	Common stock	20,817	33,768
	Medical Properties Trust Inc	Common stock	3,283	4,020
	Medicines Company	Common stock	7,067	4,039
	Mednax Inc	Common stock	8,057	4,686
	Merck & Co Inc	Common stock	16,833	21,166
	Meritage Homes Corporation	Common stock	5,698	5,067
	Mettler Toledo Intl Inc	Common stock	9,232	9,615
	Microsoft Corp	Common stock	27,132	29,862
	Mid Amer Apt Cmnty Inc	Common stock	5,017	4,881
	Mks Instrs Inc	Common stock	1,674	1,551
	Mohawk Inds Inc	Common stock	9,564	4,912
	Molina Healthcare Inc	Common stock	2,240	5,230
	Molson Coors Brewing Company	Common stock	16,113	10,165
	Mondelez International	Common stock	17,976	16,012
	Monolithic Power Systems Inc	Common stock	5,077	6,394
	Moog Inc Class A	Common stock	4,059	4,494
	Msci Inc	Common stock	5,738	7,519
	Mueller Water Products Inc Ser A	Common stock	6,190	4,923
	Murata Mfg Co Ltd ADR Unspn ADR Isin	Common stock	7,648	7,104
	Naspers Ltd ADR	Common stock	6,591	6,821
	National Oilwell Varco Inc	Common stock	4,718	3,470
	Ncr Corp	Common stock	9,574	5,816
	Nestle S.A. Sponsored ADR Repstg Reg Sh	Common stock	10,554	11,092
	Netapp Inc	Common stock	4,977	4,833
	Nice Ltd	Common stock	3,871	6,168
	Nordea Bank Abp - Spon ADR ADR Sedol Bgt1Q96 Isin	Common stock	8,525	6,636
	Northern Trust Corp	Common stock	7,675	7,022
	Northrop Grumman Corporation	Common stock	14,081	13,959
	Novozymes A/S Un-sponsored ADR	Common stock	3,276	2,819
	Nvidia Corp	Common stock	15,399	12,416
	Nxp Semiconductors Isin NI0009538784 Sedol	Common stock	7,443	7,548
	Nxp Semiconductors Isin NI0009538784 Sedol	Common stock	7,167	5,862
	Occidental Petroleum Corp	Common stock	18,785	18,660
	Oil States International Inc	Common stock	4,491	2,156
	Oracle Corp	Common stock	18,034	18,241
	Orange ADR	Common stock	7,934	8,257
	Osi Sys Inc	Common stock	6,445	6,231
	Otsuka Holdings Ltd ADR Sedol B76Xh88 Isin	Common stock	7,913	6,935
	Owens Corning Inc	Common stock	9,428	5,717
	Packaging Corp Pkg	Common stock	8,169	7,094
	Pacwest Bancorp	Common stock	8,303	5,524
	Palo Alto Networks Inc	Common stock	4,147	6,216
	Park24 Co Ltd-Spn ADR ADR Sedol Bk3Nz99 Isin	Common stock	3,067	2,546
	Patterson-UTI Energy Inc	Common stock	8,012	3,747
	Paypal Holdings Inc-W/I	Common stock	10,930	19,509
	Pdc Energy Inc	Common stock	5,658	3,125
	Pebblebrook Hotel Trust	Common stock	6,289	4,586
	Pending Securities Receivable	Common stock	460	460
	Pfizer Inc	Common stock	17,837	22,960
	Pioneer Nat Res Co	Common stock	10,159	8,680

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2018
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	Ppg Industries Inc	Common stock	9,296	8,690
	Quest Diagnostics Inc	Common stock	17,991	14,156
	Raymond James Financial Inc	Common stock	5,894	5,878
	Raytheon Company	Common stock	14,471	14,262
	Red Hat Inc	Common stock	4,812	9,485
	Regions Financial Corp	Common stock	4,789	4,629
	Reinsurance Group Of America	Common stock	5,917	6,731
	Repsol Sa Sponsored Adr	Common stock	12,700	10,628
	Republic Svcs Inc	Common stock	9,168	10,453
	Roche Holding Ltd Sponsored Adr	Common stock	8,240	7,832
	Roche Holding Ltd Sponsored Adr	Common stock	9,941	9,448
	Rockwell Automation Inc	Common stock	7,175	5,869
	Royal Dsm N V Sponsored Adr	Common stock	6,693	7,516
	Royal Dutch Shell Plc Adr A	Common stock	7,473	8,333
	Royal Dutch Shell Plc Adr B	Common stock	8,890	9,830
	Rpm International Inc	Common stock	7,961	7,406
	Ryder System Inc	Common stock	1,289	915
	S&P Global Inc	Common stock	10,231	10,366
	Salesforce.Com	Common stock	25,202	40,406
	Sanmina Corp	Common stock	7,685	5,077
	Sap Se Sponsored Adr	Common stock	11,749	10,951
	Sap Se Sponsored Adr	Common stock	9,040	8,960
	Sasol Ltd Sponsored Adr	Common stock	2,702	2,578
	Sba Communications Corp	Common stock	8,696	8,904
	Schlumberger Ltd Sedol 2779201 Isin	Common stock	5,889	2,922
	Sealed Air Corp	Common stock	12,950	10,313
	Secom Ltd Un-sponsored Adr	Common stock	6,574	7,440
	Service Now Inc	Common stock	13,910	21,188
	Service Now Inc	Common stock	6,375	10,327
	Seven & I Holdings Unspn Adr	Common stock	6,950	7,391
	Six Flags Entertainment Corp	Common stock	5,444	5,062
	Skyworks Solutions Inc	Common stock	3,457	3,284
	Smith & Nephew P/C Spon Adr	Common stock	6,519	7,326
	Snap On Inc	Common stock	7,227	6,247
	Sonova Hldg Ag Adr	Common stock	3,363	3,737
	South Jersey Industries Inc	Common stock	5,317	3,920
	Spectrum Brands Hldgs Inc	Common stock	6,507	2,958
	Splunk Inc	Common stock	8,390	13,840
	Splunk Inc	Common stock	3,329	5,347
	Square Inc - A	Common stock	11,406	12,340
	Square Inc - A	Common stock	5,256	4,207
	Ss&C Technologies Holdings	Common stock	1,767	1,895
	Stanley Black & Decker Inc	Common stock	4,706	4,071
	State Auto Financial Corp	Common stock	1,604	2,008
	Steelcase Inc Cl A	Common stock	3,415	3,441
	Stericycle Inc	Common stock	8,561	4,036
	Steris Plc Exch 3/28/2019 See G8473T100	Common stock	5,999	5,984
	Steris Plc Exch 3/28/2019 See G8473T100	Common stock	3,602	5,236
	Sterling Bancorp	Common stock	3,284	2,295
	Stifel Finl Corp	Common stock	3,861	3,272
	Sumitomo Mitsui Financial Group Inc Spon Adr	Common stock	8,449	7,024
	Svb Financial Group	Common stock	6,894	4,178
	Symrise Ag Unspn Adr	Common stock	3,701	3,909

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2018
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	Sysmex Corp Un-sponsored ADR	Common stock	3,870	3,012
	Taiwan Semiconductor Mfg Co ADR	Common stock	10,736	11,922
	Teledyne Technologies Inc	Common stock	8,006	10,354
	Teledyne Technologies Inc	Common stock	5,536	8,490
	Temenos AG ADR Sedol B96Qtm9 Isin	Common stock	4,458	3,638
	Tenaris SA ADR	Common stock	2,165	1,471
	The Scotts Miracle-Gro Company	Common stock	6,475	4,118
	Tiffany & Co New	Common stock	6,791	5,314
	Timken Co	Common stock	6,410	5,038
	Toray Industries - ADR Isin Us8908802064 Sedol	Common stock	10,400	8,145
	Total SA	Common stock	7,918	7,984
	Tractor Supply Co	Common stock	6,167	5,841
	Transdigm Group Inc	Common stock	8,744	10,542
	Transunion	Common stock	7,824	9,770
	Transunion	Common stock	3,872	4,828
	Triumph Group Inc New	Common stock	3,702	2,473
	Trustmark Corp	Common stock	4,552	3,895
	Ulta Beauty Inc	Common stock	19,046	16,649
	Ulta Beauty Inc	Common stock	10,247	9,794
	Ultimate Software Group Inc	Common stock	6,608	5,632
	Unilever PLC W/I Sponsored ADR	Common stock	5,247	5,330
	United Bankshares Inc W Virginia	Common stock	4,974	3,982
	United Fire Group Inc	Common stock	4,535	5,656
	United Nat Foods Inc	Common stock	4,451	1,112
	Universal Health Services Inc Class B	Common stock	3,973	3,963
	Vail Resorts Inc	Common stock	6,520	5,692
	Varian Medical Systems Inc	Common stock	5,846	6,685
	Veeva Systems Inc-Class A	Common stock	11,926	18,847
	Verizon Communications Inc	Common stock	18,640	22,544
	Vertex Pharmaceuticals Inc	Common stock	8,134	8,774
	Visa Inc Class A Shares	Common stock	26,754	38,658
	Waste Management Inc	Common stock	17,861	21,803
	Weibo Corp-Spon ADR ADR Sedol Blj4H7 Isin	Common stock	6,923	4,441
	Welbilt Inc	Common stock	5,005	2,533
	Wendys Company	Common stock	4,816	4,948
	Wesbanco Inc	Common stock	4,222	3,816
	Western Alliance Bancorp	Common stock	5,284	4,304
	Whiting Petroleum Corp	Common stock	2,303	2,042
	Willis Towers Watson PLC Sedol Bdb6Q21 Isin	Common stock	5,991	6,834
	Wolverine World Wide Inc	Common stock	5,740	5,517
	Workday Inc Cl A	Common stock	7,610	14,052
	Worldpay Inc	Common stock	10,004	10,777
	Wpx Energy Inc	Common stock	2,182	1,305
	Xilinx Inc	Common stock	2,650	2,896
	Yandex Inv A Isin NI0009805522 Sedol B5Bszb3	Common stock	2,771	2,817
	Zendesk Inc	Common stock	9,132	9,689
	Zimmer Biomet Holdings, Inc	Common stock	6,936	6,119
	Zions Bancorporation N.A.	Common stock	3,671	2,963
			3,369,967	3,294,013
			<u>\$ 9,978,496</u>	<u>\$ 9,807,229</u>

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS
For the Year Ended December 31, 2018
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
<u>Identity of Party Involved</u>	<u>Description of Asset</u>	<u>Purchase Price</u>	<u>Selling Price</u>	<u>Lease Rental</u>	<u>Expense Incurred with Transaction</u>	<u>Cost of Asset</u>	<u>Current Value of Asset on Transaction Date</u>	<u>Net (Loss) or Gain</u>
Lazard Global Listec Infrastructure Portfolio	Mutual fund 1 purchase	\$535,000	N/A	N/A	N/A	\$ 535,000	\$ 535,000	N/A
Fidelity Government MM Institution Class Fund	Mutual fund 59 purchases	\$460,952	N/A	N/A	N/A	\$460,952	\$460,952	N/A

SCHEDULE SB ATTACHMENT

Line 26 - Schedule of Active Participant Data

Plan Name: United Disability Services Defined Benefit Plan

EIN/PN: 34-1374195/001

Valuation Date: January 1, 2018

Compensation is shown below only for cells where the counts are greater than 20.

Att. Age:	Years of Credited Service														Total
	Under 1	1	2	3	4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & Up		
Under 25	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	
25 to 29	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	
30 to 34	- -	- -	- -	- -	- -	5 -	- -	- -	- -	- -	- -	- -	- -	5 -	
35 to 39	- -	- -	- -	- -	- -	4 -	1 -	1 -	- -	- -	- -	- -	- -	6 -	
40 to 44	- -	- -	- -	- -	- -	2 -	3 -	4 -	1 -	- -	- -	- -	- -	10 -	
45 to 49	- -	- -	- -	- -	- -	3 -	5 -	1 -	1 -	- -	- -	- -	- -	10 -	
50 to 54	- -	- -	- -	- -	- -	6 -	3 -	4 -	4 -	1 -	- -	- -	- -	18 -	
55 to 59	- -	- -	- -	- -	- -	6 -	1 -	- -	- -	- -	- -	- -	- -	7 -	
60 to 64	- -	- -	- -	- -	- -	1 -	5 -	2 -	4 -	- -	2 -	1 -	- -	15 -	
65 to 69	- -	- -	- -	- -	- -	1 -	- -	1 -	- -	- -	2 -	- -	- -	4 -	
70 & Up	- -	- -	- -	- -	- -	- -	1 -	1 -	- -	- -	- -	- -	1 -	3 -	
Total	- -	- -	- -	- -	- -	28 -	19 -	14 -	10 -	1 -	4 -	1 -	1 -	78 -	

Section XIII ACTUARIAL ASSUMPTIONS

Funding Discount Rates

IRS-Prescribed Three-Segment Rates, for the fourth month prior to the valuation date (Sep).

	Non-Stabilized	Limited to 25-Year Corridor
Segment I:	1.75%	3.92%
Segment II:	3.76%	5.52%
Segment III:	4.66%	6.29%

The "Limited to 25 Year Corridor" rates are adjusted by the applicable maximum and applicable minimum percentages of the 25-year average segment rates, as set forth in the Highway and Transportation Funding Act of 2014 ('HATFA-14') for use in Minimum Required Contribution calculations. The IRS Maximum Deductible Limit Calculations use the rates from the "Non-Stabilized" column above.

Effective Interest Rate

The Effective Interest Rate (EIR) for the 2018 Plan Year was 5.73%. For the prior Plan year, the EIR was 5.93%.

The EIR is the single rate of interest which, if used to determine the Funding Target, would equal the Funding Target determined using the plan sponsor's above elected discount rates. The EIR is used to discount contributions for minimum funding requirements and to accumulate excess contributions to the end of the year.

PBGC Variable Premium Discount Rates

The segment rates used to calculate the PBGC Variable Rate Premiums with the Standard Premium Funding Target and/or Alternative Premium Funding Target are as follows:

	Standard	Alternative
Segment I:	2.33%	1.75%
Segment II:	3.55%	3.76%
Segment III:	4.11%	4.66%

The Standard Premium Funding Target rates are based on rates for the month prior to the valuation, and the Alternative Premium Funding Target rates are based on non-stabilized funding discount rates for the current valuation.

Section XIII

ACTUARIAL ASSUMPTIONS (cont)

Healthy Participant Mortality

IRS Section 1.430(h)(3)-1 optional combined static annuitant and non-annuitant mortality tables for the current Plan Year. These tables are based on the RP-2000 mortality tables projected with mortality improvement to the valuation year, plus 7 years for annuitants and plus 15 years for non-annuitants, using Projection Scale AA.

The plan sponsor has deemed the implementation of the RP-2014 generational mortality tables for the 2018 Plan Year would result in an adverse business impact that is greater than the de minimis and has informed CBIZ of their intent to delay their implementation until the 2019 Plan Year.

Disabled Participant Mortality

None. There are no disabled participants and Disability Incidence is not assumed.

ASC 960 Assumptions

Discount Rate - 7.00%

Mortality - RP-2014 separate Employee and Healthy Annuitant Mortality Tables, with Generational Projection Scale MP-2017, for males and females.

The selection of ASC 960 rates is the Plan Sponsor's view of the long-term rate of return on assets. This rate was selected by the Plan Sponsor.

Expected Return on Assets

Not applicable for funding calculation purposes. A smoothing method is not used to calculate the Actuarial Value of Assets; therefore, the Expected Return on Assets is not used.

Expenses

Administrative expenses were assumed to equal actual expenses in the prior year. Under this assumption, expenses of \$37,440 were included in the Normal Cost.

Salary Scale

2.00%

Inflation

2.00%

This assumption affects long-term assumed increases in the Social Security Taxable Wage base and the IRS Compensation Limits.

Social Security Taxable Wage Base

2.00%

Section XIII

ACTUARIAL ASSUMPTIONS (cont)

Withdrawal Rates

T-9 less GA51M, which are based on age. Below is a table of representative rates.

Age	Rates
20	17.94%
25	17.22%
30	15.83%
35	13.70%
40	11.25%
45	8.43%
50	5.06%
55	1.73%
60	0.16%

Benefit Commencement Age

Future deferred vested participants are assumed to commence benefits at the Plan's Normal Retirement Age, or valuation age, if later.

Disability Incidence

None assumed.

Retirement Rates

100% at Normal Retirement Age, or valuation age, if later.

Spousal Assumptions

Participants are assumed to be single at retirement.

Form of Payment

All benefits are assumed to be paid in the Normal Form defined under the terms of the Plan.

Changes in non-required assumptions since the prior valuation

The Salary Scale was lowered from 3.50% to 2.00%. For ASC 960 purposes, the projection scale on the mortality tables was updated from the MP-2016 generational projection scale to the MP-2017 generational projection scale.

Section XIV ACTUARIAL METHODS

Minimum Funding Cost Method

The actuarial cost method used to determine the liabilities for minimum funding calculations is the Traditional Unit Credit method. The objective under this method is to fund each participant's benefits under the plan as they accrue. Under this cost method, the actuarial accrued liability is the sum of the individual accrued liabilities for all participants and the normal cost is the sum of the individual normal costs for each participant. The individual accrued liability for a participant is the present value of the accrued benefit as of the valuation date taking into account service and/or pay as of the valuation date. The individual normal cost for a participant is the present value of the benefit expected to accrue in the plan year being valued.

If a plan is frozen, there is no normal cost attributable to benefit accruals.

Maximum deductible contribution method

The actuarial cost method used to determine the liabilities for maximum deductible calculations is the Projected Unit Credit method. The objective under this method is to fund each participant's benefits under the plan as they accrue, taking into consideration expected future compensation increases. Under this cost method, the actuarial accrued liability is the sum of the individual accrued liabilities for all participants and the normal cost is the sum of the individual normal costs for all participant. The individual accrued liability for a participant is the sum of 1) the present value of the accrued benefit earned as of the valuation date taking into account service and/or pay as of the valuation date; plus 2) the present value of the accrued benefit expected to be earned because of any expected future compensation increases.

The individual normal cost for a participant is the sum of the present value of the benefit expected to accrue in the plan year being valued taking into account any expected future compensation increases.

Asset Method

We used financial data submitted by the trustee as of the valuation date without further audit. This information was not be verified by a plan's actuary. We have reviewed the information for internal consistency, and we have no reason to doubt is substantial accuracy.

Changes in methods since the prior valuation

The Valuation Software used to perform the valuation has been changed. The changes meet the criteria for automatic approval specified in Announcement 2010-3.

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS
For the Year Ended December 31, 2018
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
<u>Identity of Party Involved</u>	<u>Description of Asset</u>	<u>Purchase Price</u>	<u>Selling Price</u>	<u>Lease Rental</u>	<u>Expense Incurred with Transaction</u>	<u>Cost of Asset</u>	<u>Current Value of Asset on Transaction Date</u>	<u>Net (Loss) or Gain</u>
Lazard Global Listec Infrastructure Portfolio	Mutual fund 1 purchase	\$535,000	N/A	N/A	N/A	\$ 535,000	\$ 535,000	N/A
Fidelity Government MM Institution Class Fund	Mutual fund 59 purchases	\$460,952	N/A	N/A	N/A	\$460,952	\$460,952	N/A

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 2018 This Form is Open to Public Inspection
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For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018

► 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 United Disability Services Defined Benefit Plan	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF UNITED DISABILITY SERVICES, INC.	D Employer Identification Number (EIN) 34-1374195	
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>2018</u>			
2	Assets:			
	a Market value.....	2a	10,354,000	
	b Actuarial value.....	2b	10,354,000	
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.....	79	3,307,989	3,307,989
	b For terminated vested participants.....	62	1,395,919	1,395,919
	c For active participants.....	97	6,268,294	6,275,051
	d Total.....	238	10,972,202	10,978,959
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	5.73%	
6	Target normal cost.....	6	347,877	

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	James W. Budai, FSA, EA, MAAA Signature of actuary JAMES W. BUDAI, FSA, EA, MAAA Type or print name of actuary CBIZ RETIREMENT PLAN SERVICES Firm name 5450 FRANTZ ROAD SUITE 300 DUBLIN OH 43016 Address of the firm	 10/09/2019 Date 1707634 Most recent enrollment number 614-793-2577 Telephone number (including area code)
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If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

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

Schedule SB (Form 5500) 2018
v. 171027

Part V Assumptions Used to Determine Funding Target and Target Normal Cost**21** Discount rate:**a** Segment rates:1st segment:
3.92 %2nd segment:
5.52 %3rd segment:
6.29 %☐ N/A, full yield curve used**b** Applicable month (enter code).....**21b**

4

22 Weighted average retirement age**22**

65

23 Mortality table(s) (see instructions)

Prior regulation:



Prescribed - combined



Prescribed - separate



Substitute

Current regulation:



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**

347,877

b Excess assets, if applicable, but not greater than line 31a**31b**

0

32 Amortization installments:

Outstanding Balance

Installment

a Net shortfall amortization installment.....

1,388,017

286,459

b Waiver amortization installment

0

0

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

634,336

Carryover balance

Prefunding balance

Total balance

35 Balances elected for use to offset funding requirement.....

0

36 Additional cash requirement (line 34 minus line 35).....**36**

634,336

37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....**37**

634,603

38 Present value of excess contributions for current year (see instructions)**a** Total (excess, if any, of line 37 over line 36)**38a**

267

b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances**38b****39** Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37).....**39**

0

40 Unpaid minimum required contributions for all years**40**

0

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)**41** If an election was made to use PRA 2010 funding relief for this plan:**a** Schedule elected☐ 2 plus 7 years☐ 15 years**b** Eligible plan year(s) for which the election in line 41a was made☐ 2008☐ 2009☐ 2010☐ 2011

SCHEDULE SB ATTACHMENT

Line 22 - Weighted Average Retirement Age

Plan Name: United Disability Services Defined Benefit Plan

EIN/PN: 34-1374195/001

Valuation Date: January 1, 2018

Each participant is assumed to retire at his/her normal retirement age of 65.

SCHEDULE SB ATTACHMENT

Line 19 - Discounted Employer Contributions

Plan Name: United Disability Services Defined Benefit Plan

EIN/PN: 34-1374195/001

Valuation Date: January 1, 2018

Total Contributed: \$ 658,052

Total Discounted to Valuation Date: \$ 634,603

Date	Amount	Plan Year Beginning	Effective Rate of Interest	Amount Discounted	Penalty Rate of Interest	Additional Amount Discounted	Present Value on Date of Valuation
04/12/2018	\$ 164,513	01/01/2018	5.73%	\$ 2,517	0.00%	0	\$ 161,996
07/13/2018	\$ 164,513	01/01/2018	5.73%	4,776	0.00%	0	159,737
10/10/2018	\$ 164,513	01/01/2018	5.73%	6,932	0.00%	0	157,581
01/14/2019	\$ 164,513	01/01/2018	5.73%	9,224	0.00%	0	155,289

Section XV

SUMMARY of PLAN BENEFITS

Plan Effective Date	October 1, 1970. The plan was last restated effective January 1, 2011. The plan was last amended effective January 2, 2016.
Eligibility Requirements	The Plan was made frozen to new participants effective January 2, 2016. No new Participants will enter the plan after that date. First day of the month after attaining age 21, and following completion of 1,000 hours of service. Effective July 1, 2014 the term “Eligible Employee” shall not include any Leased Employees, or any Employees that are active participants in any other private or public Defined Benefit pension plans.
Vesting	100% vesting upon earning 3 Years of Vesting Service.
Accrued Benefit Formula	1.250% of average compensation up to the current Social Security covered compensation level times service plus, 0.500% of average compensation in excess of the current Social Security covered compensation level times service, maximum 35.00 years.
Average Compensation	Average Compensation is the highest consecutive three year average years of pensionable earnings.
Credited Service	Elapsed Time.
Vesting Service	Elapsed Time.
Normal Retirement Age	Upon attainment of age 65.
Early Retirement	<u>Eligibility:</u> Upon attainment of age 55. <u>Benefit:</u> The accrued benefit reduced 6.67% for each of the first 5 years and 3.33% for each of the next five years that commencement precedes age 55.
Disability Retirement	<u>Eligibility:</u> Eligible for Social Security Disability Benefits. <u>Benefit:</u> The unreduced Accrued Benefit payable immediately.

Section XV

SUMMARY of PLAN BENEFITS (cont)

Pre-Retirement Death

Eligibility: Upon earning 3 Years of Service.

Benefit: The spouse is eligible for 50% of the benefit that would have been payable, if the Participant had lived to Early Retirement Eligibility and elected a 66 2/3% Qualified Joint and Survivor with 10 Year Certain and Continuous Annuity. The benefit is payable upon the Participant's Early Retirement Eligibility date.

Normal Form of Payment

Unless otherwise elected, the benefit payable a participant who has been married at least one year is an actuarially equivalent 66 2/3% Joint and Survivor with 10 Year Certain and Continuous benefit. For unmarried participants, the Normal Form is a straight-life annuity.

Optional Forms

Benefits may be elected from:

- 66 2/3%, 66 2/3% with 10 Year Certain and Continuous, and 75% Joint and Survivor
- 3, 10 and 15 Year Certain and Continuous
- Straight Life Annuity

Actuarial Equivalence

Non Lump Sum Distributions

- Pre-retirement mortality: None.
- Pre-retirement interest: 9.50%
- Post-retirement mortality: 1983 GAM Table for Males projected to 1988 by Scale H, set back 4 years in age for males and females
- Post-retirement interest: 9.50%

Lump Sum Distributions

- Mortality: The applicable mortality defined in section 417(e)(3)
- Interest: The applicable interest rates defined in section 417(e)(3) in effect for the second month that precedes the plan year the lump sum is to be paid

Changes in Plan Benefits recognized since the last valuation

None.

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2018
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	<u>MONEY MARKET FUND</u>			
	Fidelity Government MM Institutional Class Fund	Money market fund	\$ 529,902	\$ 529,902
	<u>MUTUAL FUNDS</u>			
	T Rowe Price Institutional Floating Rate Fund	Mutual fund	396,338	378,567
	Baird Intermediate Bd Fd Instl Fd #70	Mutual fund	632,127	632,127
	Dodge & Cox Income Fund Fd #147	Mutual fund	631,149	631,149
	Tcw Emerging Markets Income Fund Class I	Mutual fund	386,844	386,844
	Vanguard Inflation Protected Securities Fund	Mutual fund	556,000	525,923
	Amg Managers Lmcg Small Cap Growth Fund	Mutual fund	96,382	96,382
	Harding Loevner Inter S/C-Is	Mutual fund	84,335	84,335
	Oakmark Intl Sm Cap-Inst #2888	Mutual fund	120,041	120,041
	T Rowe Price Real Estate Fund	Mutual fund	335,609	309,135
	Aqr Long-Short Equity-I	Mutual fund	359,320	359,320
	Eaton Vance Global Macro Absolute Return Fund	Mutual fund	310,000	289,009
	Ishares Core S&P 500 Etf	Mutual fund	820,500	820,500
	Ishares Msci Emerging Markets Etf	Mutual fund	283,380	283,380
	Ishares Core Msci Eafe Etf Etf	Mutual fund	322,355	322,355
	Vanguard Ftse All World Ex-Us Small -Cap Etf	Mutual fund	84,171	84,171
	Vanguard Mid Cap Etf	Mutual fund	409,427	409,427
	Vanguard Small Cap Etf	Mutual fund	250,649	250,649
			6,078,627	5,983,314
	<u>COMMON STOCKS</u>			
	Abbott Laboratories Inc	Common stock	14,124	23,363
	Acs Actividades Cons-Uns Adr Adr Sedol B3F8Lh3	Common stock	7,539	8,301
	Acuity Brands Inc	Common stock	4,653	3,334
	Adidas Ag Sponsored Adr	Common stock	2,956	2,713
	Adobe Inc	Common stock	20,205	34,388
	Advanced Energy Inds Inc	Common stock	4,532	2,619
	Aercap Holdings Nv Isin NI0000687663 Sedol	Common stock	11,881	10,256
	Aia Group Ltd Sponsored Adr	Common stock	6,161	7,266
	Aia Group Ltd Sponsored Adr	Common stock	11,682	13,777
	Air Liquide Adr	Common stock	6,969	7,549
	Airbus Se Adr	Common stock	5,653	6,635
	Albany International Corp Cl A	Common stock	5,303	6,368
	Alexandria Real Estate Equities Inc	Common stock	7,401	7,030
	Alexion Pharmaceuticals Inc	Common stock	10,032	7,691
	Alfa Laval Ab-Unspon Adr Adr Sedol B3F2F06 Isin	Common stock	3,592	3,763
	Alibaba Group Holding Ltd Adr Sedol Bp41Zd1 Isin	Common stock	23,910	18,230
	Align Technology Inc	Common stock	6,255	9,424
	Allianz Se Spon Adr	Common stock	9,538	9,808
	Allstate Corp	Common stock	17,848	18,096
	Allstate Corp	Common stock	7,442	7,519
	Alphabet Inc/Ca-Cl C	Common stock	30,222	34,175
	Altra Industrial Motion Corp	Common stock	5,900	3,446
	Amazon Com Inc	Common stock	25,308	40,553
	Ambev Sa-Spn Adr Adr Sedol Bg804F6 Isin	Common stock	3,325	2,658
	Amdocs Limited Isin Bg0022569080 Sedol 2256908	Common stock	8,144	7,791
	Ameren Corp	Common stock	10,216	12,133
	American Campus Cmnty Inc	Common stock	7,607	6,664
	American Electric Power Inc	Common stock	9,885	10,837
	American Equity Invst Life Hldg	Common stock	3,736	4,359

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
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December 31, 2018
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(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	American International Group, Inc	Common stock	26,181	21,478
	American Water Works Co Inc	Common stock	9,456	10,711
	Amerisourcebergen Corp	Common stock	3,227	2,902
	Ametek Inc New	Common stock	7,331	8,463
	Anadarko Petroleum Corp	Common stock	7,035	5,348
	Analog Devices Inc	Common stock	2,446	2,403
	Anixter Intl Inc	Common stock	5,640	4,508
	Aptiv Plc-When Issued Sedol B783Ty6 Isin	Common stock	4,015	2,832
	Arcelormittal Class Reg Adr Sedol Bd4H9V1 Isin	Common stock	7,616	7,090
	Arch Capital Group Ltd	Common stock	9,058	7,802
	Archer Daniels Midland Co	Common stock	18,025	16,142
	Aspen Pharmacare HI-Unsp Adr Adr Sedol B3L9Zp6	Common stock	3,855	1,669
	At&T Inc	Common stock	24,785	18,608
	Atlas Copco Ab Sponsored Adr New Repstg Com	Common stock	4,474	2,848
	Autodesk Inc	Common stock	9,199	10,546
	Autodesk Inc	Common stock	5,102	6,945
	Avery Dennison Corp	Common stock	7,031	7,366
	Axa Sponsored Adr	Common stock	7,923	6,289
	Bae Systems Plc Sponsored Adr	Common stock	10,175	7,682
	Baidu Inc	Common stock	6,862	6,027
	Baidu Inc	Common stock	9,211	8,247
	Baker Hughes Inc New Class A	Common stock	2,305	2,129
	Banco Bilbao Vizcaya Argentaria S A Sponsored Adr	Common stock	8,752	5,724
	Banco Santander S A Adr	Common stock	11,078	7,423
	Bank New York Mellon Corp Com	Common stock	17,991	17,934
	Basf Se Sponsored Adr	Common stock	8,663	6,456
	Bayer A G Sponsored Adr	Common stock	14,171	8,047
	Bayerische Motoren-Spon Adr Sedol Bd6Ktc9 Isin	Common stock	3,833	3,236
	Bb&T Corp	Common stock	18,005	17,934
	Bhp Group Plc Adr	Common stock	9,888	12,483
	Biomarin Pharmaceutical Inc	Common stock	5,520	4,939
	Booking Holdings Inc	Common stock	12,938	12,057
	British American Tobacco Plc Sponsored Adr	Common stock	12,581	6,850
	Brown & Brown Inc	Common stock	9,513	11,933
	Burlington Stores Inc	Common stock	12,899	13,502
	Cabot Corp	Common stock	4,822	3,607
	Cabot Microelectronics Corp	Common stock	6,075	7,342
	Cadence Bancorp	Common stock	6,969	4,178
	Canadian Natl Railway Co Sedol 2210959 Isin	Common stock	6,822	6,966
	Cardinal Health Inc	Common stock	26,568	17,974
	Carlisle Companies Inc	Common stock	6,056	5,830
	Carlsberg As Spon Adr	Common stock	7,928	8,394
	Casella Waste Sys Inc	Common stock	3,366	3,989
	Catalent Inc	Common stock	5,550	5,862
	Cbre Group Inc	Common stock	7,087	7,928
	Charles Riv Laboratories Intl Inc	Common stock	5,897	6,225
	Check Point Software Tech Sedol 2181334 Isin	Common stock	2,829	2,874
	Check Point Software Tech Sedol 2181334 Isin	Common stock	8,386	8,315
	Church & Dwight Inc	Common stock	1,962	2,762
	Cigna Corp	Common stock	9,667	10,077
	Cimarex Energy Co	Common stock	9,908	5,857
	Cisco Systems Inc	Common stock	15,128	19,325
	Coherent Inc	Common stock	7,148	3,488

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(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	Conagra Brands Inc	Common stock	10,003	5,831
	Conocophillips	Common stock	14,007	18,206
	Cooper Cos Inc New	Common stock	7,298	8,908
	Core Laboratories N V	Common stock	4,861	2,804
	Cummins Inc	Common stock	4,658	4,410
	Cvs Health Corporation	Common stock	23,054	19,197
	Daimler Ag-Unsponsored Adr Sedol Byvh331 Isin	Common stock	10,623	7,578
	Danone Spons Adr	Common stock	8,495	7,507
	Darling Ingredients Inc	Common stock	6,304	6,734
	Dassault Systems Sa Spon Adr	Common stock	4,941	6,455
	Dbs Group Hldgs Ltd Sponsored Adr	Common stock	5,673	7,112
	Dbs Group Hldgs Ltd Sponsored Adr	Common stock	6,980	8,367
	Deere & Co	Common stock	3,540	3,729
	Deutsche Boerse Ag Unspn Adr	Common stock	7,121	8,005
	Deutsche Post Ag Spon Adr Isin Us25157Y2028	Common stock	11,483	7,270
	Dexcom Inc	Common stock	5,809	5,271
	Dnb Asa-Sponsor Adr Adr Sedol B59G6H2 Isin	Common stock	7,065	7,161
	Dollar Tree Inc	Common stock	18,071	19,870
	Dowdupont Inc	Common stock	17,978	15,456
	E.On Se Adr	Common stock	6,793	8,508
	Eagle Materials Inc	Common stock	4,270	3,174
	Eastgroup Pptys Inc Reit	Common stock	5,796	5,962
	Eaton Vance Corp Com Non Vtg	Common stock	3,202	2,603
	Edison Intl	Common stock	23,950	17,826
	Edwards Lifesciences Corp	Common stock	12,990	18,074
	Energys	Common stock	8,188	7,683
	Engie Adr Sedol Byy9W15 Isin Us29286D1054	Common stock	7,945	8,005
	Entegris, Inc	Common stock	4,763	5,384
	Enterprise Financial Service	Common stock	3,589	2,822
	Equity Residential Sh Ben Int Reit	Common stock	21,621	22,575
	Essilorluxtica Adr	Common stock	7,931	7,706
	Euronet Worldwide Inc	Common stock	5,835	7,371
	Facebook Inc	Common stock	20,696	18,090
	Fanuc Corp Adr	Common stock	8,355	6,536
	Fanuc Corp Adr	Common stock	9,253	6,837
	Fidelity National Information	Common stock	9,878	11,486
	Fidelity National Information	Common stock	9,426	11,588
	Fifth Third Bancorp	Common stock	5,148	4,871
	First Cash Inc	Common stock	6,288	7,886
	Firstenergy Corp	Common stock	3,345	3,304
	Fleetcor Technologies Inc	Common stock	9,546	11,329
	Flir System Inc	Common stock	4,584	5,443
	Fnf Group-W/I	Common stock	6,615	6,634
	Fomento Economico Mexicano Sab De Cv	Common stock	2,885	2,926
	Form Factor Inc	Common stock	4,727	4,678
	Fortinet Inc	Common stock	5,991	6,550
	Franklin Electric Inc	Common stock	6,342	6,432
	Fresenius Medical Care Ag & Co Sponsored Adr	Common stock	6,494	4,729
	Fuchs Petrolub Se-Pref Adr Adr Sedol B70Bt82 Isin	Common stock	3,854	3,059
	Gallagher Arthur J & Co	Common stock	5,936	7,812
	Gatx Corp	Common stock	5,131	6,019
	Grifols S A Adr	Common stock	3,214	2,754
	Grupo Fin Banorte Spon Adr	Common stock	3,846	3,258

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
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(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	Halliburton Co	Common stock	28,164	19,058
	Harris Corp	Common stock	6,615	7,944
	Hdfc Bank Ltd Spon - Adr	Common stock	2,936	3,522
	Heartland Finl Usa Inc	Common stock	5,154	4,175
	Hess Corporation	Common stock	5,259	4,334
	Hexcel Corp	Common stock	8,676	9,576
	Hilton Worldwide Hldgs - W/I	Common stock	10,757	9,693
	Hologic Inc	Common stock	2,733	2,877
	Home Depot Inc	Common stock	9,412	10,481
	Horace Mann Educators Corp New	Common stock	3,805	3,670
	Hsbc Hldgs Plc Sponsored Adr New	Common stock	7,744	7,688
	Hsbc Hldgs Plc Sponsored Adr New	Common stock	3,644	3,618
	Humana Inc	Common stock	5,094	6,589
	Hunt J B Transport Services Inc	Common stock	8,684	8,560
	Icici Bank Ltd Spon Adr	Common stock	3,198	4,209
	Icon Plc Sedol B94G471 Isin Ie0005711209	Common stock	5,350	7,623
	Idexx Labs Inc	Common stock	5,866	6,511
	Ihs Markit Ltd Sedol Bd0Q558 Isin Bmg475671050	Common stock	8,326	8,683
	Illumina Inc	Common stock	15,339	22,795
	Industria De Diseno Textil Ind Adr	Common stock	8,564	7,435
	Infineon Technologies Adr	Common stock	5,030	4,097
	Ingersoll-Rand Plc Sedol B633030 Isin	Common stock	5,184	4,653
	Intel Corp	Common stock	14,004	18,115
	International Cons Spons Adr	Common stock	3,731	3,599
	International Paper Co	Common stock	8,575	6,337
	Intesa San Paolo Spa	Common stock	9,354	7,260
	Intuitive Surgical Inc	Common stock	16,251	15,325
	Invitation Homes Inc	Common stock	6,940	6,385
	Itau Unibanco Banco Holding Sponsered Adr	Common stock	5,237	5,895
	Jacobs Engineering Group Inc	Common stock	8,837	9,646
	Jazz Pharmaceuticals Plc Sedol B4Q5Zn4 Isin	Common stock	8,797	6,694
	Jgc Corp Ubsponsored Adr	Common stock	3,325	2,662
	Johnson & Johnson	Common stock	18,027	18,841
	Julis Baer Group Ltd Un Spon Adr	Common stock	9,088	6,276
	Kansas City Southern	Common stock	10,124	10,786
	Kohls Corp	Common stock	4,169	6,899
	Komatsu Ltd Spon Adr	Common stock	3,052	2,456
	Kubota Corp Spon Adr	Common stock	8,671	7,468
	Kubota Corp Spon Adr	Common stock	3,066	2,748
	L Oreal Co Unsponsored Adr	Common stock	6,692	7,625
	Lam Research Corp	Common stock	8,043	7,217
	Lazard Global Listed Infrastructure Portfolio Fund#	Common stock	535,000	455,728
	Leidos Holdings Inc-W/I	Common stock	2,811	2,794
	Lennox International Inc	Common stock	6,816	8,973
	Linde Plc Sedol Bywd9S5 Isin Ie00Bz12Wp82	Common stock	5,481	5,305
	Littelfuse Inc	Common stock	5,945	6,516
	Lloyds Banking Group Plc	Common stock	9,524	7,414
	Loews Corporation	Common stock	9,430	9,104
	Lonza Group Ag Unspan Adr	Common stock	5,603	5,458
	Lowe's Companies Inc	Common stock	17,952	19,673
	Lululemon Athletica Inc	Common stock	5,758	5,716
	Lvmh Moet Hennessy Louis Adr	Common stock	4,271	5,028
	Mantech Intl Corp Cl A	Common stock	3,664	5,439

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	Marathon Oil Corp	Common stock	20,066	19,001
	Marathon Petroleum Corp	Common stock	11,082	8,438
	Marsh & McLennan Companies Inc	Common stock	18,019	19,300
	Mastercard Inc Cl A	Common stock	20,817	33,768
	Medical Properties Trust Inc	Common stock	3,283	4,020
	Medicines Company	Common stock	7,067	4,039
	Mednax Inc	Common stock	8,057	4,686
	Merck & Co Inc	Common stock	16,833	21,166
	Meritage Homes Corporation	Common stock	5,698	5,067
	Mettler Toledo Intl Inc	Common stock	9,232	9,615
	Microsoft Corp	Common stock	27,132	29,862
	Mid Amer Apt Cmnty Inc	Common stock	5,017	4,881
	Mks Instrs Inc	Common stock	1,674	1,551
	Mohawk Inds Inc	Common stock	9,564	4,912
	Molina Healthcare Inc	Common stock	2,240	5,230
	Molson Coors Brewing Company	Common stock	16,113	10,165
	Mondelez International	Common stock	17,976	16,012
	Monolithic Power Systems Inc	Common stock	5,077	6,394
	Moog Inc Class A	Common stock	4,059	4,494
	Msci Inc	Common stock	5,738	7,519
	Mueller Water Products Inc Ser A	Common stock	6,190	4,923
	Murata Mfg Co Ltd ADR Unspn ADR Isin	Common stock	7,648	7,104
	Naspers Ltd ADR	Common stock	6,591	6,821
	National Oilwell Varco Inc	Common stock	4,718	3,470
	Ncr Corp	Common stock	9,574	5,816
	Nestle S.A. Sponsored ADR Repstg Reg Sh	Common stock	10,554	11,092
	Netapp Inc	Common stock	4,977	4,833
	Nice Ltd	Common stock	3,871	6,168
	Nordea Bank Abp - Spon ADR ADR Sedol Bgt1Q96 Isin	Common stock	8,525	6,636
	Northern Trust Corp	Common stock	7,675	7,022
	Northrop Grumman Corporation	Common stock	14,081	13,959
	Novozymes A/S Un-sponsored ADR	Common stock	3,276	2,819
	Nvidia Corp	Common stock	15,399	12,416
	Nxp Semiconductors Isin NI0009538784 Sedol	Common stock	7,443	7,548
	Nxp Semiconductors Isin NI0009538784 Sedol	Common stock	7,167	5,862
	Occidental Petroleum Corp	Common stock	18,785	18,660
	Oil States International Inc	Common stock	4,491	2,156
	Oracle Corp	Common stock	18,034	18,241
	Orange ADR	Common stock	7,934	8,257
	Osi Sys Inc	Common stock	6,445	6,231
	Otsuka Holdings Ltd ADR Sedol B76Xh88 Isin	Common stock	7,913	6,935
	Owens Corning Inc	Common stock	9,428	5,717
	Packaging Corp Pkg	Common stock	8,169	7,094
	Pacwest Bancorp	Common stock	8,303	5,524
	Palo Alto Networks Inc	Common stock	4,147	6,216
	Park24 Co Ltd-Spn ADR ADR Sedol Bk3Nz99 Isin	Common stock	3,067	2,546
	Patterson-UTI Energy Inc	Common stock	8,012	3,747
	Paypal Holdings Inc-W/I	Common stock	10,930	19,509
	Pdc Energy Inc	Common stock	5,658	3,125
	Pebblebrook Hotel Trust	Common stock	6,289	4,586
	Pending Securities Receivable	Common stock	460	460
	Pfizer Inc	Common stock	17,837	22,960
	Pioneer Nat Res Co	Common stock	10,159	8,680

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	Ppg Industries Inc	Common stock	9,296	8,690
	Quest Diagnostics Inc	Common stock	17,991	14,156
	Raymond James Financial Inc	Common stock	5,894	5,878
	Raytheon Company	Common stock	14,471	14,262
	Red Hat Inc	Common stock	4,812	9,485
	Regions Financial Corp	Common stock	4,789	4,629
	Reinsurance Group Of America	Common stock	5,917	6,731
	Repsol Sa Sponsored Adr	Common stock	12,700	10,628
	Republic Svcs Inc	Common stock	9,168	10,453
	Roche Holding Ltd Sponsored Adr	Common stock	8,240	7,832
	Roche Holding Ltd Sponsored Adr	Common stock	9,941	9,448
	Rockwell Automation Inc	Common stock	7,175	5,869
	Royal Dsm N V Sponsored Adr	Common stock	6,693	7,516
	Royal Dutch Shell Plc Adr A	Common stock	7,473	8,333
	Royal Dutch Shell Plc Adr B	Common stock	8,890	9,830
	Rpm International Inc	Common stock	7,961	7,406
	Ryder System Inc	Common stock	1,289	915
	S&P Global Inc	Common stock	10,231	10,366
	Salesforce.Com	Common stock	25,202	40,406
	Sanmina Corp	Common stock	7,685	5,077
	Sap Se Sponsored Adr	Common stock	11,749	10,951
	Sap Se Sponsored Adr	Common stock	9,040	8,960
	Sasol Ltd Sponsored Adr	Common stock	2,702	2,578
	Sba Communications Corp	Common stock	8,696	8,904
	Schlumberger Ltd Sedol 2779201 Isin	Common stock	5,889	2,922
	Sealed Air Corp	Common stock	12,950	10,313
	Secom Ltd Un-sponsored Adr	Common stock	6,574	7,440
	Service Now Inc	Common stock	13,910	21,188
	Service Now Inc	Common stock	6,375	10,327
	Seven & I Holdings Unspn Adr	Common stock	6,950	7,391
	Six Flags Entertainment Corp	Common stock	5,444	5,062
	Skyworks Solutions Inc	Common stock	3,457	3,284
	Smith & Nephew P/C Spon Adr	Common stock	6,519	7,326
	Snap On Inc	Common stock	7,227	6,247
	Sonova Hldg Ag Adr	Common stock	3,363	3,737
	South Jersey Industries Inc	Common stock	5,317	3,920
	Spectrum Brands Hldgs Inc	Common stock	6,507	2,958
	Splunk Inc	Common stock	8,390	13,840
	Splunk Inc	Common stock	3,329	5,347
	Square Inc - A	Common stock	11,406	12,340
	Square Inc - A	Common stock	5,256	4,207
	Ss&C Technologies Holdings	Common stock	1,767	1,895
	Stanley Black & Decker Inc	Common stock	4,706	4,071
	State Auto Financial Corp	Common stock	1,604	2,008
	Steelcase Inc Cl A	Common stock	3,415	3,441
	Stericycle Inc	Common stock	8,561	4,036
	Steris Plc Exch 3/28/2019 See G8473T100	Common stock	5,999	5,984
	Steris Plc Exch 3/28/2019 See G8473T100	Common stock	3,602	5,236
	Sterling Bancorp	Common stock	3,284	2,295
	Stifel Finl Corp	Common stock	3,861	3,272
	Sumitomo Mitsui Financial Group Inc Spon Adr	Common stock	8,449	7,024
	Svb Financial Group	Common stock	6,894	4,178
	Symrise Ag Unspn Adr	Common stock	3,701	3,909

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2018
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	Sysmex Corp Un-sponsored ADR	Common stock	3,870	3,012
	Taiwan Semiconductor Mfg Co ADR	Common stock	10,736	11,922
	Teledyne Technologies Inc	Common stock	8,006	10,354
	Teledyne Technologies Inc	Common stock	5,536	8,490
	Temenos AG ADR Sedol B96Qtm9 Isin	Common stock	4,458	3,638
	Tenaris SA ADR	Common stock	2,165	1,471
	The Scotts Miracle-Gro Company	Common stock	6,475	4,118
	Tiffany & Co New	Common stock	6,791	5,314
	Timken Co	Common stock	6,410	5,038
	Toray Industries - ADR Isin Us8908802064 Sedol	Common stock	10,400	8,145
	Total SA	Common stock	7,918	7,984
	Tractor Supply Co	Common stock	6,167	5,841
	Transdigm Group Inc	Common stock	8,744	10,542
	Transunion	Common stock	7,824	9,770
	Transunion	Common stock	3,872	4,828
	Triumph Group Inc New	Common stock	3,702	2,473
	Trustmark Corp	Common stock	4,552	3,895
	Ulta Beauty Inc	Common stock	19,046	16,649
	Ulta Beauty Inc	Common stock	10,247	9,794
	Ultimate Software Group Inc	Common stock	6,608	5,632
	Unilever PLC W/I Sponsored ADR	Common stock	5,247	5,330
	United Bankshares Inc W Virginia	Common stock	4,974	3,982
	United Fire Group Inc	Common stock	4,535	5,656
	United Nat Foods Inc	Common stock	4,451	1,112
	Universal Health Services Inc Class B	Common stock	3,973	3,963
	Vail Resorts Inc	Common stock	6,520	5,692
	Varian Medical Systems Inc	Common stock	5,846	6,685
	Veeva Systems Inc-Class A	Common stock	11,926	18,847
	Verizon Communications Inc	Common stock	18,640	22,544
	Vertex Pharmaceuticals Inc	Common stock	8,134	8,774
	Visa Inc Class A Shares	Common stock	26,754	38,658
	Waste Management Inc	Common stock	17,861	21,803
	Weibo Corp-Spon ADR ADR Sedol Blj4H7 Isin	Common stock	6,923	4,441
	Welbilt Inc	Common stock	5,005	2,533
	Wendys Company	Common stock	4,816	4,948
	Wesbanco Inc	Common stock	4,222	3,816
	Western Alliance Bancorp	Common stock	5,284	4,304
	Whiting Petroleum Corp	Common stock	2,303	2,042
	Willis Towers Watson PLC Sedol Bdb6Q21 Isin	Common stock	5,991	6,834
	Wolverine World Wide Inc	Common stock	5,740	5,517
	Workday Inc Cl A	Common stock	7,610	14,052
	Worldpay Inc	Common stock	10,004	10,777
	Wpx Energy Inc	Common stock	2,182	1,305
	Xilinx Inc	Common stock	2,650	2,896
	Yandex Inv A Isin NI0009805522 Sedol B5Bszb3	Common stock	2,771	2,817
	Zendesk Inc	Common stock	9,132	9,689
	Zimmer Biomet Holdings, Inc	Common stock	6,936	6,119
	Zions Bancorporation N.A.	Common stock	3,671	2,963
			3,369,967	3,294,013
			<u>\$ 9,978,496</u>	<u>\$ 9,807,229</u>

SCHEDULE SB ATTACHMENT
Line 32 - Amortization Bases Used in the Valuation

Plan Name: United Disability Services Defined Benefit Plan

EIN/PN: 34-1374195/001

Valuation Date: January 1, 2018

Original Valuation	Remaining Years	Amortization Type	Outstanding Balance	Current Year Amortization
1/1/2018	7	7 year	46,485	7,589
1/1/2017	6	7 year	342,558	63,423
1/1/2016	5	7 year	998,974	215,447

SCHEDULE SB ATTACHMENT
Line 25 - Change in Funding Method

Plan Name: United Disability Services Defined Benefit Plan
EIN/PN: 34-1374195/001
Valuation Date: January 1, 2018

The Valuation Software used to value the Plan for the current year has been changed, causing a change in the funding method. The changes meet the criteria for automatic approval specified in Announcement 2010-3.

Section XIII

ACTUARIAL ASSUMPTIONS (cont)

**Changes in non-required
assumptions since the
prior valuation**

The Salary Scale was lowered from 3.50% to 2.00%. For ASC 960 purposes, the projection scale on the mortality tables was updated from the MP-2016 generational projection scale to the MP-2017 generational projection scale.