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

Part I Annual Report Identification Information

For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018

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.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [X] 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:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
AC & A RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/2014

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)

AC & A

25692 ATLANTIC OCEAN DR.
LAKE FOREST, CA 92630

2b Employer Identification Number (EIN)
20-1695946

2c Plan Sponsor's telephone number
949-716-3511

2d Business code (see instructions)
336410

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.	02/13/2020	JORGE GARCIA
	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

3a Plan administrator's name and address [X] 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**	520
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1) Total number of active participants at the beginning of the plan year	**6a(1)**	504
a(2) Total number of active participants at the end of the plan year	**6a(2)**	460
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	66
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	526
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**.	**6f**	526
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	405
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2E 2H 3D

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)	[X]	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)	[X]	Insurance
(2)	[ ]	Code section 412(e)(3) insurance contracts
(3)	[ ]	Trust
(4)	[ ]	General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

(1)	[X]	**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)	[X]		**H** (Financial Information)
(2)	[ ]		**I** (Financial Information – Small Plan)
(3)	[X]	1	**A** (Insurance Information)
(4)	[X]		**C** (Service Provider Information)
(5)	[X]		**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 A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance 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.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

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
AC & A RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
AC & A

D Employer Identification Number (EIN)
20-1695946

Part I **Information Concerning Insurance Contract Coverage, Fees, and Commissions** Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier
OHIO NATIONAL LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
31-0397080	61720	GP4430/RP012215	405	01/01/2018	12/31/2018

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid
33040	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

LOCKTON FINCL ADVISORS LL
STE 900
444 W 47TH ST
KANSAS CITY, MO 64112

(b) Amount of sales and base commissions paid	Fees and other commissions paid		
	(c) Amount	(d) Purpose	(e) Organization code
31421			3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

CARMADELLA,LAUREN
STE 108
5862 BOLSA AVE
HUNTINGTON BH, CA 92649-1169

(b) Amount of sales and base commissions paid	Fees and other commissions paid		
	(c) Amount	(d) Purpose	(e) Organization code
1619			3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	**4**	0
5	Current value of plan's interest under this contract in separate accounts at year end	**5**	9724171

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b	Premiums paid to carrier	**6b**	
c	Premiums due but unpaid at the end of the year	**6c**	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	**6d**	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity (3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee (3) ☐ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year			**7b**	
c	Additions: (1) Contributions deposited during the year	**7c(1)**			
	(2) Dividends and credits	**7c(2)**			
	(3) Interest credited during the year	**7c(3)**			
	(4) Transferred from separate account	**7c(4)**			
	(5) Other (specify below) ▶	**7c(5)**			
	(6) Total additions			**7c(6)**	
d	Total of balance and additions (add lines **7b** and **7c(6)**)			**7d**	
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	**7e(1)**			
	(2) Administration charge made by carrier	**7e(2)**			
	(3) Transferred to separate account	**7e(3)**			
	(4) Other (specify below) ▶	**7e(4)**			
	(5) Total deductions			**7e(5)**	
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			**7f**	

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

a ☐ Health (other than dental or vision) **b** ☐ Dental **c** ☐ Vision **d** ☐ Life insurance
e ☐ Temporary disability (accident and sickness) **f** ☐ Long-term disability **g** ☐ Supplemental unemployment **h** ☐ Prescription drug
i ☐ Stop loss (large deductible) **j** ☐ HMO contract **k** ☐ PPO contract **l** ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.			**10b**	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**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
AC & A RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
AC & A

D Employer Identification Number (EIN)
20-1695946

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

THE OHIO NATIONAL LIFE INSUANCE CO
ONE FINANCIAL WAY
CINCINNATI, OH 45242

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

(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 D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan 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
AC & A RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
AC & A

D Employer Identification Number (EIN)
20-1695946

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: ON INTERNATIONAL EQUITY PORTFOLIO

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
31-1377525-006	P	2851

a Name of MTIA, CCT, PSA, or 103-12 IE: AB VPS DYNAMIC ASSET ALLOCATION POR

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
27-4573122-006	P	13664

a Name of MTIA, CCT, PSA, or 103-12 IE: FEDERATED MANAGED VOLATILITY FUND I

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
25-6425525-006	P	3651

a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY VIP TARGET VOLATILITY PORT

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
46-1665803-006	P	8045

a Name of MTIA, CCT, PSA, or 103-12 IE: GOLDMAN SACHS GLOBAL TRENDS ALLOCAT

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
45-3064361-006	P	3245

a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO V.I. BALANCED-RISK ALLOCATI

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
26-3697524-006	P	3779

a Name of MTIA, CCT, PSA, or 103-12 IE: LAZARD RETIREMENT GLOBAL DYNAMIC MU

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
45-4726521-006	P	4119

a Name of MTIA, CCT, PSA, or 103-12 IE:	ON ICON BALANCED PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 20-0996278-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	17859
a Name of MTIA, CCT, PSA, or 103-12 IE:	ON RISK MANAGED BALANCED PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 46-5132498-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	1736
a Name of MTIA, CCT, PSA, or 103-12 IE:	PIMCO GLOBAL DIVERSIFIED ALLOCATION		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 45-4806945-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	5078
a Name of MTIA, CCT, PSA, or 103-12 IE:	QS LEGG MASON DYNAMIC MULTI-STRATEG		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 45-3263972-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	1950
a Name of MTIA, CCT, PSA, or 103-12 IE:	TOPS MANAGED RISK BALANCED ETF PORT		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 27-5316462-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	35967
a Name of MTIA, CCT, PSA, or 103-12 IE:	TOPS MANAGED RISK GROWTH ETF PORTFO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 27-5316768-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	59868
a Name of MTIA, CCT, PSA, or 103-12 IE:	TOPS MANAGED RISK MODERATE GROWTH E		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 27-5316624-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	3805
a Name of MTIA, CCT, PSA, or 103-12 IE:	MORNINGSTAR AGGRESSIVE GROWTH ETF A		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 20-8444012-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	168534
a Name of MTIA, CCT, PSA, or 103-12 IE:	MORNINGSTAR BALANCED ETF ASSET ALLO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 20-8444009-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	79888
a Name of MTIA, CCT, PSA, or 103-12 IE:	MORNINGSTAR CONSERVATIVE ETF ASSET		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 20-8444003-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	66432

a Name of MTIA, CCT, PSA, or 103-12 IE:	MORNINGSTAR GROWTH ETF ASSET ALLOCA		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 20-8444011-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	84696
a Name of MTIA, CCT, PSA, or 103-12 IE:	MORNINGSTAR INCOME & GROWTH ETF ASS		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 20-8444008-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	32850
a Name of MTIA, CCT, PSA, or 103-12 IE:	FRANKLIN FOUNDING FUNDS ALLOCATION		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 20-8663335-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	8380
a Name of MTIA, CCT, PSA, or 103-12 IE:	FRANKLIN INCOME VIP FUND		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 94-3102967-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	1557
a Name of MTIA, CCT, PSA, or 103-12 IE:	IVY VIP ASSET STRATEGY PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 48-1164309-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	29693
a Name of MTIA, CCT, PSA, or 103-12 IE:	JANUS HENDERSON VIT BALANCED PORTFO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 84-1235651-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	25775
a Name of MTIA, CCT, PSA, or 103-12 IE:	MFS TOTAL RETURN SERIES		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 04-3226595-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	7227
a Name of MTIA, CCT, PSA, or 103-12 IE:	ON OMNI (SUFFOLK)		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 31-1248845-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	26621
a Name of MTIA, CCT, PSA, or 103-12 IE:	ONE CHOICE(R) IN RETIREMENT PORTFOL		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 20-1257443-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	686027
a Name of MTIA, CCT, PSA, or 103-12 IE:	ONE CHOICE(R) 2025 PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 20-1256021-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	1201931

a Name of MTIA, CCT, PSA, or 103-12 IE:	ONE CHOICE(R) 2035 PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 20-1256148-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	2495880
a Name of MTIA, CCT, PSA, or 103-12 IE:	ONE CHOICESM 2040 PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 26-2419790-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	630
a Name of MTIA, CCT, PSA, or 103-12 IE:	ONE CHOICE(R) 2045 PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 20-1257250-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	1373056
a Name of MTIA, CCT, PSA, or 103-12 IE:	ONE CHOICESM 2050 PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 26-2419835-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	767
a Name of MTIA, CCT, PSA, or 103-12 IE:	ONE CHOICE(R) 2055 PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 27-4406485-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	860384
a Name of MTIA, CCT, PSA, or 103-12 IE:	ONE CHOICESM 2060 PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 47-4526192-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	3037
a Name of MTIA, CCT, PSA, or 103-12 IE:	FIDUCIARY CAPITAL PRESERVATION PLUS		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 41-6374063-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	173468
a Name of MTIA, CCT, PSA, or 103-12 IE:	MORGAN STANLEY VIF CORE PLUS FIXED		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 13-3905259-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	31307
a Name of MTIA, CCT, PSA, or 103-12 IE:	PIMCO TOTAL RETURN PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 33-0782446-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	23206
a Name of MTIA, CCT, PSA, or 103-12 IE:	PIMCO REAL RETURN PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 33-0821377-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	19738

a Name of MTIA, CCT, PSA, or 103-12 IE:	PIMCO GLOBAL BOND OPPORTUNITIES POR		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 33-0782448-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	19187
a Name of MTIA, CCT, PSA, or 103-12 IE:	ON FEDERATED HIGH INCOME BOND PORTF		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 31-1590479-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	22219
a Name of MTIA, CCT, PSA, or 103-12 IE:	FIDELITY VIP EQUITY-INCOME PORTFOLI		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 04-2940581-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	17449
a Name of MTIA, CCT, PSA, or 103-12 IE:	GOLDMAN SACHS LARGE CAP VALUE FUND		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 36-4200266-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	9671
a Name of MTIA, CCT, PSA, or 103-12 IE:	JANUS HENDERSON VIT U.S. LOW VOLATI		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 46-0730557-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	26883
a Name of MTIA, CCT, PSA, or 103-12 IE:	CLEARBRIDGE VARIABLE LARGE CAP VALU		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 13-3986368-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	8546
a Name of MTIA, CCT, PSA, or 103-12 IE:	DREYFUS APPRECIATION PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 13-3685668-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	53929
a Name of MTIA, CCT, PSA, or 103-12 IE:	GOLDMAN SACHS U.S. EQUITY INSIGHTS		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 36-4208957-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	5827
a Name of MTIA, CCT, PSA, or 103-12 IE:	LAZARD RETIREMENT US EQUITY SELECT		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 13-3948045-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	932
a Name of MTIA, CCT, PSA, or 103-12 IE:	ON CAPITAL APPRECIATION PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 31-1406739-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	7248

a Name of MTIA, CCT, PSA, or 103-12 IE: MFS NEW DISCOVERY SERIES

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 04-3417481-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3755

a Name of MTIA, CCT, PSA, or 103-12 IE: ON BRYTON GROWTH (SUFFOLK)

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 41-2039065-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 4122

a Name of MTIA, CCT, PSA, or 103-12 IE: ON CLEARBRIDGE SMALL CAP PORTFOLIO

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 31-1590476-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 73662

a Name of MTIA, CCT, PSA, or 103-12 IE: ON JANUS HENDERSON VENTURE PORTFOLI

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 31-1482004-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 73569

a Name of MTIA, CCT, PSA, or 103-12 IE: JANUS HENDERSON VIT GLOBAL RESEARCH

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 84-1235652-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1661

a Name of MTIA, CCT, PSA, or 103-12 IE: ON FOREIGN PORTFOLIO

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 31-1431071-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3421

a Name of MTIA, CCT, PSA, or 103-12 IE: TEMPLETON FOREIGN VIP FUND

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 94-3152672-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 528

a Name of MTIA, CCT, PSA, or 103-12 IE: JANUS HENDERSON VIT OVERSEAS PORTFO

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 84-1258456-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 11086

a Name of MTIA, CCT, PSA, or 103-12 IE: LAZARD RETIREMENT INTERNATIONAL EQU

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 13-3948048-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3939

a Name of MTIA, CCT, PSA, or 103-12 IE: ROYCE MICRO-CAP PORTFOLIO

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 13-3890605-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 11226

a Name of MTIA, CCT, PSA, or 103-12 IE:	ON EQUITY PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 31-1248842-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	2754
a Name of MTIA, CCT, PSA, or 103-12 IE:	ON S&P 500 INDEX PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 31-1480018-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	152657
a Name of MTIA, CCT, PSA, or 103-12 IE:	FIDELITY VIP CONTRAFUND PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 04-3247643-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	92557
a Name of MTIA, CCT, PSA, or 103-12 IE:	FIDELITY VIP GROWTH PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 04-2940579-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	125692
a Name of MTIA, CCT, PSA, or 103-12 IE:	FRANKLIN FLEX CAP GROWTH VIP FUND		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 20-2122223-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	16473
a Name of MTIA, CCT, PSA, or 103-12 IE:	GOLDMAN SACHS STRATEGIC GROWTH FUND		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 36-4209666-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	74609
a Name of MTIA, CCT, PSA, or 103-12 IE:	JANUS HENDERSON VIT RESEARCH PORTFO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 84-1235654-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	37872
a Name of MTIA, CCT, PSA, or 103-12 IE:	MFS MASSACHUSETTS INVESTORS GROWTH		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 13-2740556-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	17585
a Name of MTIA, CCT, PSA, or 103-12 IE:	MORGAN STANLEY VIF GROWTH PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 13-3905268-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	164342
a Name of MTIA, CCT, PSA, or 103-12 IE:	ON BRISTOL (SUFFOLK)		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 04-3645520-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	3977

a Name of MTIA, CCT, PSA, or 103-12 IE: ON BRISTOL GROWTH (SUFFOLK)

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 20-8675401-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 31881

a Name of MTIA, CCT, PSA, or 103-12 IE: ON JANUS HENDERSON FORTY PORTFOLIO

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 31-1431072-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 125093

a Name of MTIA, CCT, PSA, or 103-12 IE: ON NASDAQ-100 INDEX PORTFOLIO

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 31-1707899-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 266872

a Name of MTIA, CCT, PSA, or 103-12 IE: JENNISON 20/20 FOCUS PORTFOLIO

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 22-3639880-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 9089

a Name of MTIA, CCT, PSA, or 103-12 IE: JENNISON PORTFOLIO

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 22-3361444-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 111257

a Name of MTIA, CCT, PSA, or 103-12 IE: NEUBERGER BERMAN MID-CAP VALUE

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 13-4183852-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 387

a Name of MTIA, CCT, PSA, or 103-12 IE: FEDERATED MID-CAP INDEX FUND

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 25-1689843-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 60501

a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY VIP MID CAP PORTFOLIO

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 04-3438384-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 58184

a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO ENDEAVOR FUND

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 77-0608563-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 18203

a Name of MTIA, CCT, PSA, or 103-12 IE: JPMORGAN INSURANCE TRUST MID CAP VA

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 38-3347502-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 58157

a Name of MTIA, CCT, PSA, or 103-12 IE:	ON S&P MIDCAP 400 INDEX PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 20-3532428-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	1365
a Name of MTIA, CCT, PSA, or 103-12 IE:	FEDERATED KAUFMANN FUND II (SERVICE		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 46-0470421-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	36362
a Name of MTIA, CCT, PSA, or 103-12 IE:	MFS MID CAP GROWTH SERIES		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 04-3504553-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	3272
a Name of MTIA, CCT, PSA, or 103-12 IE:	ON JANUS HENDERSON ENTERPRISE PORTF		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 31-1480016-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	25327
a Name of MTIA, CCT, PSA, or 103-12 IE:	ROYCE OPPORTUNITY FUND		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 13-3913303-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	34257
a Name of MTIA, CCT, PSA, or 103-12 IE:	ROYCE SMALL-CAP PORTFOLIO		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 13-3890607-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	4777
a Name of MTIA, CCT, PSA, or 103-12 IE:	GOLDMAN SACHS SMALL CAP VALUE FUND		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 13-3682901-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	52623
a Name of MTIA, CCT, PSA, or 103-12 IE:	JPMORGAN INSURANCE TRUST SMALL CAP		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 20-5044196-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	20453
a Name of MTIA, CCT, PSA, or 103-12 IE:	LAZARD RETIREMENT US SMALL-MID CAP		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 22-3514370-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	23218
a Name of MTIA, CCT, PSA, or 103-12 IE:	INVESCO V.I. INTERNATIONAL GROWTH F		
b Name of sponsor of entity listed in (a):	OHIO NATIONAL LIFE INS CO		
c EIN-PN 76-0396500-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	7957

a Name of MTIA, CCT, PSA, or 103-12 IE: LAZARD RETIREMENT EMERGING MARKETS

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 13-3948052-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 34044

a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY VIP REAL ESTATE PORTFOLIO

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 04-3702559-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 26475

a Name of MTIA, CCT, PSA, or 103-12 IE: IVY VIP NATURAL RESOURCES PORTFOLIO

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 43-2076728-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6839

a Name of MTIA, CCT, PSA, or 103-12 IE: IVY VIP SCIENCE AND TECHNOLOGY PORT

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 48-1191284-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 29536

a Name of MTIA, CCT, PSA, or 103-12 IE: MORGAN STANLEY VIF U.S. REAL STATE

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 13-3905252-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 57503

a Name of MTIA, CCT, PSA, or 103-12 IE: PIMCO COMMODITYREALRETURN STRATEGY

b Name of sponsor of entity listed in (a): OHIO NATIONAL LIFE INS CO

c EIN-PN 20-1214735-006	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6461

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

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
AC & A RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
AC & A

D Employer Identification Number (EIN)
20-1695946

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		12037
(2) Participant contributions	1b(2)		22551
(3) Other	1b(3)		94
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(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)		133437
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	1411601	9724171
(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)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(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	1411601	9892290
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		12940
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	12940
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	1411601	9879350

Part II Income and Expense Statement

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

	Income		(a) Amount	(b) Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	762488	
	(B) Participants	2a(1)(B)	1431305	
	(C) Others (including rollovers)	2a(1)(C)	8848610	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		11042403
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	7389	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		7389
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		0
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		-839049
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		10210743
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1700200	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		1700200
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		42699
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	95	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		95
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1742994
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		8467749
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: BAROLDI GUNDERSEN **(2)** EIN: 82-4308881

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

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

Part IV Compliance Questions

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

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a	X		1320898
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	

			Yes	No	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		200000
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_____. (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.

For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018

A Name of plan
AC & A RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
AC & A

D Employer Identification Number (EIN)
20-1695946

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**

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): 31-0397080

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** 18

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

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

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

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 a Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

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

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

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

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

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

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

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

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

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

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

a Enter the percentage of plan assets held as:
Stock: _____% 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):

AC & A RETIREMENT PLAN

FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULES

AS OF DECEMBER 31, 2018 AND 2017 AND FOR THE YEAR ENDED DECEMBER 31, 2018

AND

INDEPENDENT AUDITORS' REPORT

AC & A RETIREMENT PLAN
FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2018 AND 2017

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Note: All other supplemental schedules required by 29 CFR Section 2520.130-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 are omitted because of the absence of conditions under which they are required.

BG BAROLDI GUNDERSEN
CERTIFIED PUBLIC ACCOUNTANTS | FINANCIAL ADVISORS

BAROLDI GUNDERSEN LLP
27442 PORTOLA PKWY I 155
FOOTHILL RANCH, CA 92610
TELEPHONE (949) 472-9432
INTERNET www.BG-CPAs.com

INDEPENDENT AUDITORS' REPORT

The Trustee
AC & A RETIREMENT PLAN

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of AC & A Retirement Plan, which comprise the statements of net assets available for benefits as of December 31, 2018 and 2017, and the related statement of changes in net assets available for benefits for the year ended December 31, 2018, 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 controls relevant to the preparation and fair presentation of financial statements, that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by Section 29 CFR 2520.13-8 of the Department of Labor's 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 Ohio National Life Insurance Company, the custodian of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the custodian as December 31, 2018 and 2017 and for the year ended December 31, 2018, that the information provided to the plan administrator by the custodian is complete and accurate.

Disclaimer of Opinion

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

Other Matter - Supplemental Schedules

The supplemental schedules of assets (held at end of year) as of December 31, 2018 and Delinquent Participant Contributions for the year ended December 31, 2018 are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on 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 the supplemental schedules, other than that derived from the information certified by the custodian, has been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, is presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Baroldi Gundersen, LLP

February 11, 2020
Foothill Ranch, California

Baroldi Gundersen LLP

BG

AC & A RETIREMENT PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
AS OF DECEMBER 31, 2018 AND 2017

	2018	2017
Assets		
Investments (Notes 2, 3, and 4):		
Pooled separate accounts, at fair value	$ 9,724,171	$ 1,411,601
Receivables:		
Participant contributions	22,551	-
Employer contributions	12,037	-
Other	94	-
	34,682	-
Notes receivable from participants (Note 1)	133,437	-
Total Assets	9,892,290	1,411,601
Liabilities		
Excess contributions payable (Note 2)	(12,940)	-
Total Liabilities	(12,940)	-
Net assets available for benefits	$ 9,879,350	$ 1,411,601

See accompanying notes to the financial statements and independent auditors' report.

AC & A RETIREMENT PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2018

Additions to net assets attributed to:	
Investment income:	
Interest on notes receivable from participants	$ 7,389
Contributions:	
Participants	1,431,305
Employer	762,488
Rollovers	8,848,610
	11,042,403
Total additions	11,049,792
Deductions from net assets attributed to:	
Net depreciation in fair value of investments	839,049
Benefits paid to participants	1,700,200
Deemed distributions of participant loans	42,699
Administrative expenses	95
Total deductions	2,582,043
Net increase in net assets available for benefits	8,467,749
Net assets available for benefits, December 31, 2017	1,411,601
Net assets available for benefits, December 31, 2018	$ 9,879,350

See accompanying notes to the financial statements and independent auditors' report.

NOTE 1 - DESCRIPTION OF PLAN

The following description of AC & A Retirement Plan (the "Plan") provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan and was originally established on January 1, 2016 upon adoption of the *Ohio National Life Insurance Company Defined Contribution Volume Submitter Plan* ("Plan Agreement") for the benefit of the eligible employees of AC & A, LLC. During 2017, the Plan was amended to allow the eligible employees of Applied Composite Engineering, Inc. and Encore Composite Structures, Inc. to participate in the Plan. During 2018, the Plan was further amended to allow eligible employees of San Diego Composites, Inc. to participate in the Plan. All four companies are members of a controlled group and are referred to collectively herein as the "Employer".

Employees of the Employer may participate in the Plan upon meeting eligibility requirements, as described below. The Employer is responsible for the overall administration and operation of the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA") and is designed to qualify under Section 401(k) of the Internal Revenue Code (the "IRC").

Ohio National Life Insurance Company is ("Ohio National") is the Plan's asset custodian. Ohio National holds and distributes the funds of the Plan in accordance with the Plan's provisions and the instructions of the Employer.

Eligibility

All employees who are a minimum of 21 years of age and have completed 90 days of eligible service are eligible to participate in the Plan. Following satisfaction of the eligibility requirements, employees can enroll on January 1st and July 1st.

Participant Contributions

Tax-Deferred Contributions
A Participant in the Plan may elect to have voluntary tax-deferred contributions deducted from their pay, for each pay period, up to the annual maximum allowed under the IRC, which was $18,500 for the year ended December 31, 2018 for participants under age 50, and a total of $24,500 for participants over age 50 ($18,500 in normal deferrals, plus an extra $6,000 in catch-up deferrals).

After-Tax Roth Contributions
A Participant may designate part or all of their Plan contributions as either tax-deferred contributions or as after-tax Roth contributions, provided that their aggregate combined tax-deferred contributions and after-tax Roth contributions for the calendar year do not exceed to the annual maximum allowed under the IRC. A Participant may change or suspend their after-tax Roth Contribution election.

NOTE 1 - DESCRIPTION OF PLAN (Continued)

Rollover Contributions
A Participant who receives a qualifying rollover distribution from an eligible retirement plan may make a rollover contribution into the Plan, even though the Participant has not otherwise become eligible to participate in the Plan. However, amounts that are attributable to after-tax Roth contributions may not be rolled into the Plan.

Catch-Up Contributions
In addition to the tax-deferred contributions and/or after-tax Roth contributions described above, Plan participants who will be at least 50 years old by the end of the calendar year and who have contributed the maximum amount of tax-deferred contributions and/or after-tax Roth contributions for the year may make additional catch-up contributions to the Plan in accordance with, and subject to, the limitations of the IRC. The catch-up contribution limit was $6,000 for the year ended December 31, 2018.

Employer Contributions

In accordance with the Plan Agreement, the Employer makes safe harbor matching contributions in an amount equal to 100% of a participant's contributions that do not exceed 3% of a participant's compensation, plus 50% of the participant's elective deferrals that exceed 3% but do not exceed 5% of a participant's compensation. The Employer's annual safe harbor contribution was $750,451 for the year ended December 31, 2018.

The Employer may also make discretionary matching contributions equal to a discretionary percentage, as determined by the Employer, of the participants' elective deferrals. There were no discretionary matching contributions declared or paid for the year ended December 31, 2018.

Participant Accounts

Individual accounts are maintained for each Plan participant. Each participant's account is credited with (a) the participant's contributions, (b) Employer safe harbor matching and discretionary matching contributions (when applicable) made to the Plan; and (c) investment earnings. Each participant's account is charged with participant specific fees, such as withdrawal fees, and allocations of investment losses and administrative expenses. Allocations are based on participant earnings or account balances, as defined in the Plan Agreement. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Investment Options

The Plan offers various investment options which are managed by outside investment managers. Upon enrollment in the Plan, participants may direct their contributions in any of the investment options offered at the time. Participants should refer to the investment literature provided by the Employer for a complete description of the investment options and for the detailed composition of each investment fund.

NOTE 1 - DESCRIPTION OF PLAN (Continued)

Vesting

Participants are fully vested in their tax-deferred and after-tax Roth contributions, rollover contributions, catch-up contributions and Employer safe harbor contributions.

Each participant would attain a vested and nonforfeitable right in the Employer discretionary matching contributions (when applicable) in accordance with the following schedule:

Years of Service	Vested Percentage
Less than 2 years	0%
2 years	20%
3 years	40%
4 years	60%
5 years	80%
6 years or more	100%

Benefit Payments

Upon termination of service, participants or their beneficiaries may receive all, or a portion, as elected, of the vested interest in the participant's account in a lump sum payment, or rollover his or her account balance into another qualified plan. Terminated participants with a vested account balance of $5,000 or less (excluding rollovers) will receive an automatic cash-out distribution. Terminated participants with a vested account balance greater than $5,000 (excluding rollovers) can elect to receive a lump-sum distribution, or rollover their account balances into another qualified plan within a reasonable period of time following the date the participant terminates employment. Partial withdrawals or installments are only permitted for participants with vested account balances of $5,000 or more, who also must receive required minimum distributions under IRC §401(a)(9).

In-service account withdrawals are permitted for participants who suffer certain financial hardships and meet criteria established by the Internal Revenue Service ("IRS"). In-service account withdrawals are also permitted for participants who have reached the normal retirement age (65 years old).

Any withdrawals by participants prior to terminating employment with the Employer and prior to age 65 are subject to ordinary personal income taxes and an early withdrawal penalty. Additionally, withdrawals by terminated participants, prior to the attainment of age 59½, which are not rolled over into another qualified plan, are also subject to ordinary income taxes and an early withdrawal penalty.

Forfeitures

There were no forfeited accounts during the year ended December 31, 2018. Forfeitures would be added to any Employer discretionary matching contributions and allocated in the same manner.

NOTE 1 - DESCRIPTION OF PLAN (Continued)

Notes Receivable from Participants

The Plan does not permit participants to borrow from their account balances. As discussed in Note 1 - General, during 2017 and 2018 AC&A, LLC acquired three businesses. Upon acquisition of these businesses, the Plan was amended to allow participants to rollover their previous 401(k) plan balances from these acquired businesses into the Plan. During 2018, some of the participant accounts from the acquired businesses that were rolled into the Plan included participants' loans. Repayments of principal and interest are treated as transfers to the participant's investment funds. Borrowings are secured by the individual participant's vested account balance and bear interest at a reasonable rate commensurate with the interest rates charged by persons in the business of lending money for loans, as required in CFR 29 § 2550.408b-1(e). Borrowings are to be repaid within five years, unless used for the purchase of a primary residence, in which case the maximum repayment term is 30 years. A loan is in default when a scheduled installment payment has not been received by the last day of the calendar quarter, following the calendar quarter in which the first scheduled installment payment was due. If a loan has not been fully repaid by the end of its term, the outstanding balance will be treated as a deemed distribution.

Loans are segregated investments and the individual participants will bear any expense or loss that occurs in connection with their loans. The interest that participants pay on their loans will be directly credited to their account. For outstanding loans during plan year 2018, interest rates ranged between 3.25% and 4.25% per annum. The current value of loans to participants was $133,437 at December 31, 2018. There were no loans to participants as of December 31, 2017.

Plan Termination

Although it has not expressed any intent to do so, the Employer has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Accounting Method

The Plan financial statements have been prepared on the accrual basis of accounting in accordance with Accounting Principles Generally Accepted in the United States of America ("GAAP").

Use of Estimates

In preparing financial statements in conformity with GAAP, management is required to make estimates and assumptions that affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of additions and deductions during the reporting period. Actual results could differ from those estimates.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Risks and Uncertainties

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

Income Taxes

GAAP requires management to evaluate uncertain tax positions taken by the Plan. The financial statement effects of a tax position are recognized when the position is more likely than not, based on the technical merit, to be sustained upon examination by the IRS. The Employer has analyzed the tax positions taken by the Plan and has concluded that as of December 31, 2018 and 2017, there were no uncertain positions taken or expected to be taken. The Plan has not recognized any interest or penalties related to uncertain tax positions.

Investment Valuation and Income

The Plan's investments are in pooled separate accounts and are stated at fair value, which is determined by Ohio National based on each fund's unit value as further described in Note 4. When calculating each pooled separate account's unit value, Ohio National uses the observable Net Asset Value (NAV) of the underlying investment. Pooled separate account purchases and sales are recorded on a trade-date basis and dividends are recorded when received. Realized gains and losses are based on an average cost basis. Interest income is recorded on the accrual basis. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. The Plan document does not directly address loan delinquencies, however, CFR 29 §1.72(p)-1 applies a statutory requirement that loans be considered delinquent in the quarter following the quarter in which a payment is missed. Additionally, participant loans are required to be considered delinquent, and deemed distributed, at the time a participant separates from service. In 2018 there were six deemed distributions of participants' notes receivable, due to their separation from service, totaling $42,698. During 2018, the Employer erroneously did not withhold note repayments from four participant's pay, resulting in these participants missing their scheduled loan payments. Additionally, the Employer erroneously did not withhold several participants payments at the time participants' loans rolled over from their previous employer plans. All participant loan terms were adjusted to the maximum allowable length in 2019 in order to adjust for these missed payments.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Costs and Expenses

The costs and expenses of the Plan are shared by the Plan and the Employer. Audit fees are paid by the Employer. Participant specific fees are paid out of the assets of the Plan allocated to corresponding participant accounts. Administration expenses not directly related to specific participants, including fees for direct investment transactions, recordkeeping, and trustee services that are paid out of assets of the Plan, are allocated to participant accounts based on individual participant account balances. Investment related expenses are included in the net appreciation in fair value of the related investment.

Payment of Benefits

Benefit payments to participants are recorded upon distribution. There were no amounts allocated to accounts of persons who have elected to withdraw from the Plan as of December 31, 2018 and 2017. However, there are liabilities payable to participants related to the correction of ineligible contributions for the plan year ending December 31, 2018. In 2018, five participants made pre-tax and after-tax (Roth) deferral contributions prior to meeting the eligibility requirements of the plan. As such, the plan is liable for returning these contributions. These amounts are $2,301.78 in Roth deferrals, and $4,356.37 in pre-tax deferrals for 2018.

NOTE 3 - INVESTMENTS AND INFORMATION CERTIFIED BY OHIO NATIONAL (UNAUDITED)

The plan administrator has elected the method of compliance as permitted by 29 CFR 2520.1038 of the U.S. Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the plan administrator instructed the Plan's independent auditor not to perform any auditing procedures with respect to the following information certified by Ohio National, except for comparing such information certified by the asset custodian to information included in the Plan's financial statements and supplemental schedules.

As of December 31, 2018 and 2017, Ohio National certified the completeness and accuracy of net investments as follows:

	2018	2017
Pooled separate accounts	$ 9,724,171	$ 1,411,601
Notes receivable from participants	133,437	-
	$ 9,857,608	$ 1,411,601

For the year ended December 31, 2018, Ohio National certified the completeness and accuracy of net investment income and loss as follows:

Net depreciation in fair value of pooled separate accounts	$ (839,049)

NOTE 4 - FAIR VALUE MEASUREMENTS

The Plan uses Accounting Standards Codification ("ASC") 820 for fair value measurements which defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (i.e., an exit price). To measure fair value, a hierarchy has been established that requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). In some cases, a valuation technique used to measure fair value may include inputs from multiple levels of the fair value hierarchy. In such cases, the lowest level of significant input determines the placement of the entire fair value measurement in the hierarchy. The three levels of the fair value hierarchy are as follows:

Level 1 – Unadjusted quoted prices in active markets that are accessible at the measurement date for identical, unrestricted assets or liabilities.

Level 2 – Quoted prices in markets that are not considered to be active, or financial instruments for which all significant inputs are observable, either directly or indirectly.

Level 3 – Prices or valuations that require inputs that are both significant to the fair value measurement and unobservable, including option pricing models, discounted cash flow models, and similar techniques.

The Plan's investments in pooled separate accounts are valued at the NAV established by the fund manager on a daily basis. Fund NAVs are used as a practical expedient to estimate fair value and are based on the fair value of the underlying investments held by the funds. There are no redemption restrictions on these investments. In addition, the Plan has no unfunded commitments and the funds can be redeemed daily with no notice period. Included within the pooled separate accounts are employer contributions in excess of the safe harbor match in the amount of $8,620 as of December 31, 2018.

The following table shows the balances of these assets based on the GAAP designated fair value hierarchy as of December 31, 2018 and 2017:

	Assets at Fair Value as of December 31, 2018				
	Level 1	Level 2	Level 3	NAV	Total
Pooled separate accounts*	$ -	$ -	$ -	$ 9,724,171	$ 9,724,171
Total investments measured at fair value	$ -	$ -	$ -	$ 9,724,171	$ 9,724,171

	Assets at Fair Value as of December 31, 2017				
	Level 1	Level 2	Level 3	NAV	Total
Pooled separate accounts*	$ -	$ -	$ -	$ 1,411,601	$ 1,411,601
Total investments measured at fair value	$ -	$ -	$ -	$ 1,411,601	$ 1,411,601

* - Investments measured at fair value using net asset value per share (or its equivalent) as a practical expedient are not required to be classified in the fair value hierarchy. The fair value amounts presented in this table for such investments are intended to permit reconciliation of the fair value hierarchy to the investments at fair value line item presented in the statement of net assets available for benefits.

NOTE 4 - FAIR VALUE MEASUREMENTS (Continued)

There were no transfers between fair value levels during the years ended December 31, 2018 and 2017.

NOTE 5 - TAX STATUS

By a letter dated March 31, 2014, the IRS has determined that the form of the Plan Agreement and related trust are acceptable under Section 401(a) of the Internal Revenue Code ("IRC") for use by employers for the benefit of their employees. The Employer believes that the Plan is currently designed and operated in compliance with the applicable requirements of the Code, and the Plan and related trust continue to be tax-exempt. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan is still subject to federal and state income tax examinations by taxing authorities for the years ended December 31, 2018, 2017 and 2016.

NOTE 6 – RELATED-PARTY TRANSACTIONS

The Plan investments were pooled separate accounts managed Ohio National. Ohio National was the custodian as defined by the Plan and, therefore, transactions involving them qualify as party-in-interest transactions. Fees paid by the Plan for the investment management services amounted to $95 for the year ended December 31, 2018.

NOTE 7 – NON-EXEMPT RELATED PARTY TANSACTIONS

During the Plan year ended December 31, 2018, the Employer did not remit certain participant contributions to Ohio National in a timely manner, as required under CFR 29 §2510.3-102, based on when the participant contributions were withheld from participant paychecks, and when the contributions were remitted to Ohio National. Additionally, during the Plan year ended December 31, 2018, the Employer erroneously remitted certain participant contributions in incorrect amounts at the San Diego location.

The Employer is in the process of correcting these remittance issues and making the required lost earnings payment. Participant accounts will be credited with the amount of lost earnings (as calculated in the DOL approved manner), had the participant contributions been remitted in the correct amounts, and on a timely basis.

During the Plan year ended December 31, 2018, the Employer erroneously failed to withhold and remit certain participant loan repayments to Ohio National. Modifications of participants' loan terms were executed during 2019 in order to correct the omissions.

NOTE 8 - FINANCIAL STATEMENT PRESENTATION

The financial statements of the Plan contain certain classifications of assets, additions to net assets, and deductions from net assets that differ from the presentation of assets, income and expenses that are reported on Internal Revenue Service Form 5500.

NOTE 8 - FINANCIAL STATEMENT PRESENTATION (Continued)

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of December 31, 2018 and 2017:

	2018	2017
Net assets available for benefits per the financial statement	$ 9,879,350	$ 1,411,601
Net assets available for benefits per Form 5500	$ 9,879,350	$ 1,411,601

The following is a reconciliation of the increase in net assets available for benefits per the financial statements, to the Form 5500 for the year ended December 31, 2018:

	2018
Net increase in assets available for benefits per the financial statements	$ 8,467,749
Net increase in assets available for benefits per Form 5500	$ 8,467,749

NOTE 9 - SUBSEQUENT EVENTS

On May 1, 2019, the Plan switched asset custodians from Ohio National. All Plan assets were transferred to Lincoln Financial Group Trust Company on that date. In conjunction with the change in the asset custodian, the Plan adopted a new Plan Agreement, however, the provisions of the Plan were not substantially changed as a result of this adoption.

Subsequent events were evaluated through February 11, 2020, which is the date the financial statements were available to be issued.

SUPPLEMENTAL SCHEDULES

AC & A RETIREMENT PLAN
PLAN E.I.N. 20-1695946; PLAN # 001

SCHEDULE H, PART IV, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2018

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
	American Century Investments	One Choice® 2035	**	$ 2,495,880
	American Century Investments	One Choice® 2045	**	1,373,056
	American Century Investments	One Choice® 2025	**	1,201,931
	American Century Investments	One Choice® 2055	**	860,384
	American Century Investments	One Choice® In Retirement	**	686,027
*	Ohio National	Nasdaq-100® Index (Geode)	**	266,872
	PFM Asset Management	Fiduciary Capital Preservation Plus	**	173,468
	Morningstar	Aggressive Growth ETF	**	168,534
	Morgan Stanley	VIF Growth	**	164,342
*	Ohio National	S&P 500® Index (Geode)	**	152,657
	Fidelity	VIP Growth Portfolio	**	125,692
*	Ohio National	Janus Henderson Forty	**	125,093
	Prudential	Jennison Portfolio	**	111,257
	Fidelity	VIP Contrafund	**	92,557
	Morningstar	Growth ETF	**	84,696
	Morningstar	Balanced ETF	**	79,888
	Goldman Sachs	Goldman Sachs Strategic Growth	**	74,609
*	Ohio National	Clear Bridge Small-Cap	**	73,662
*	Ohio National	Janus Henderson Venture	**	73,569
	Morningstar	Conservative ETF	**	66,432
	Federated	Mid-Cap Index Fund	**	60,501
	TOPS	Managed Risk Growth	**	59,868
	Fidelity	VIP Mid Cap Portfolio	**	58,184
	JPMorgan	Mid-Cap Value	**	58,157
	MS	VIF U.S. Real Estate	**	57,503
	Dreyfus	Appreciation Portfolio	**	53,929
	Goldman Sachs	Small-Cap Value	**	52,623
	Janus Henderson	Research VIT	**	37,872
	Federated	Kaufmann Fund II	**	36,362
	TOPS	Managed Risk Balanced	**	35,967
	Royce	Opportunity Fund	**	34,257
	Lazard Asset Management	Retirement Emerging Market Equity	**	34,044
	Morningstar	Income & Growth ETF	**	32,850
*	Ohio National	Bristol Growth (Suffolk)	**	31,881
	Morgan Stanley	VIF Core Plus Fixed Income	**	31,307
	Ivy	VIP Asset Strategy	**	29,693
	Ivy	VIP Science and Technology	**	29,536
	Janus Henderson	U.S. Low Volatility VIT	**	26,883
*	Ohio National	Omni (Suffolk)	**	26,621
	Fidelity	VIP Real Estate	**	26,475
	Janus Henderson	Balanced VIT	**	25,775
*	Ohio National	Janus Henderson Enterprise	**	25,327
	Lazard Asset Management	U.S. Small-Mid Cap	**	23,218
	PIMCO	Total Return Portfolio	**	23,206
*	Federated	High Income Bond	**	22,219

AC & A RETIREMENT PLAN
PLAN E.I.N. 20-1695946; PLAN # 001

SCHEDULE H, PART IV, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
(CONTINUED)
AS OF DECEMBER 31, 2018

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
	JPMorgan	Small-Cap Core	**	20,453
	PIMCO	Real Return Portfolio	**	19,738
	PIMCO	Global Bond Opportunities Unhedged	**	19,187
	Invesco	Endeavor Fund	**	18,203
*	Ohio National	ICON Balanced	**	17,859
	MFS	Massachusetts Investors Growth Stock	**	17,585
	Fidelity	VIP Equity-Income	**	17,449
	Franklin Templeton	Flex Cap Growth VIP	**	16,473
	Alliance Bernstein	Dynamic Asset Allocation	**	13,664
	Royce	Micro-Cap Portfolio	**	11,226
	Janus Henderson	Overseas VIT	**	11,086
	Goldman Sachs	Large-Cap Value	**	9,671
	Prudential	Jennison 20/20	**	9,089
	Legg Mason	Clear Bridge Large Cap Value	**	8,546
	Franklin Templeton	Founding Funds Allocaction	**	8,380
	Fidelity	VIP Target Volatility	**	8,045
	Invesco	V.I. International Growth Fund	**	7,957
*	Ohio National	Capital Appreciation (Jennison)	**	7,248
	MFS	Total Return Series	**	7,227
	Ivy	VIP Natural Resources	**	6,839
	PIMCO	Commodity Real Retun®	**	6,461
	Goldman Sachs	Goldman Sachs U.S. Equity Insight	**	5,827
	PIMCO	Global Diversified	**	5,078
	Royce	Small-Cap Portfolio	**	4,777
*	Ohio National	Bryton Growth (Suffolk)	**	4,122
	Lazard Asset Management	Retirement Global Dynamic Multi-Asset	**	4,119
*	Ohio National	Bristol (Suffolk)	**	3,977
	Lazard Asset Management	Retirement International Equity	**	3,939
	TOPS	Managed Risk Moderate Growth	**	3,805
	Invesco	V.I. Balanced-Risk	**	3,779
	MFS	New Discovery Series	**	3,755
	Federated	Managed Volatility	**	3,651
*	Ohio National	Foreign (Templeton)	**	3,421
	MFS	Mid-Cap Growth Series	**	3,272
	Goldman Sachs	Global Trends	**	3,245
	American Century Investments	One Choice® 2060	**	3,037
*	Ohio National	International Equity (Lazard)	**	2,851
*	Ohio National	Equity (CB)	**	2,754
	Legg Mason	Dynamic Multi-Strategy	**	1,950
*	Ohio National	Risk Managed Balanced	**	1,736
	Janus Henderson	GI Research VIT	**	1,661
	Franklin Templeton	Income VIP Fund	**	1,557
*	Ohio National	S&P Midcap 400® Index (Geode)	**	1,365
	Lazard Asset Management	Retirement U.S. Equity Select	**	932
	American Century Investments	One Choice® 2050	**	767

AC & A RETIREMENT PLAN
PLAN E.I.N. 20-1695946; PLAN # 001

SCHEDULE H, PART IV, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
(CONTINUED)
AS OF DECEMBER 31, 2018

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
	American Century Investments	One Choice® 2040	**	630
	Templeton	Foreign VIP Fund	**	528
	Neuberger Berman	Mid-Cap Value	**	387
				9,724,171
*	Notes receivable from participants 3.25% to 4.25%, maturing through 2031.			133,437
				$ 9,857,608

* Indicates a party-in-interest to the Plan
** Cost information is not required for participant-directed investments.

AC & A RETIREMENT PLAN
PLAN E.I.N. 20-1695946; PLAN # 001

SCHEDULE H, PART IV, LINE 4a—SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS FOR THE YEAR ENDED DECEMBER 31, 2018

	Total that Constitute Nonexempt Prohibited Transactions			
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Corrected in VFCP	Total Fully Corrected Under VFCP and PTE 2002-15*
Participant contributions transferred incorrectly and/or late to the Plan during the year ended December 31, 2018	$ -	$ 1,320,898 [a]	$ -	$ -
Parpticpant contributions calculated incorrectly and/or omitted to the Plan during the year ended December 31, 2018	$ - [b]	$ -	$ -	$ -
Parpticpant loan repayments incorrectly and/or omitted to the Plan during the year ended December 31, 2018	$ - [b]	$ -	$ -	$ -

*Prohibited Transaction Exemption

(a) The Plan Administrator is in the process of calculating the related lost earnings and intends to correct outside of the VFCP during 2020.

(b) The Plan Administrator is in the process of calculating the net correction and the related lost earnings and intends to correct outside of the VFCP during 2020.

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 and ending

A Name of plan	**B** Three-digit plan number (PN) ▶
C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)

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)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(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)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(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**		
	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 through1j)	**1k**		
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	**1l**		

Part II Income and Expense Statement

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

	Income		**(a)** Amount	**(b)** Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	**2a(1)(A)**		
	(B) Participants	**2a(1)(B)**		
	(C) Others (including rollovers)	**2a(1)(C)**		
	(2) Noncash contributions	**2a(2)**		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	**2a(3)**		
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	**2b(1)(A)**		
	(B) U.S. Government securities	**2b(1)(B)**		
	(C) Corporate debt instruments	**2b(1)(C)**		
	(D) Loans (other than to participants)	**2b(1)(D)**		
	(E) Participant loans	**2b(1)(E)**		
	(F) Other	**2b(1)(F)**		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	**2b(1)(G)**		
	(2) Dividends: **(A)** Preferred stock	**2b(2)(A)**		
	(B) Common stock	**2b(2)(B)**		
	(C) Registered investment company shares (e.g. mutual funds)	**2b(2)(C)**		
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	**2b(2)(D)**		
	(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)**		
	(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)**		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)		
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		
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: **(2)** EIN:

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

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

Part IV Compliance Questions

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

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a			
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b			

			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			
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			
e	Was this plan covered by a fidelity bond?	4e			
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f			
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g			
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h			
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i			
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j			
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k			
l	Has the plan failed to provide any benefit when due under the plan?	4l			
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m			
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ 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_____. (See instructions.)

Attachment to 2018 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name AC & A RETIREMENT PLAN **EIN:** 20-1695946

Plan Sponsor's Name AC & A **PN:** 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current value
*	OHIO NAT'L LIFE INS CO PORTFOLIO	GROUP ANNUITY CONTRACT WITH POOLED SEPARATE ACCOUNTS AND GUARANTEED INTEREST ACCOUNT	9,724,171	9,724,171
*	PARTICIPANT LOANS	VARIOUS INTEREST RATES (3.25% TO 4.25%) AND MATURITY DATES	133,437	133,437