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

2019

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

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
- [ ] 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
LEGAL AID SOCIETY MONEY PURCHASE PENSION PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 11/01/1981

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)
LEGAL AID SOCIETY OF CINCINNATI

215 EAST 9TH STREET
SUITE 200
CINCINNATI, OH 45202

2b Employer Identification Number (EIN) 31-0536673

2c Plan Sponsor's telephone number 513-241-9400

2d Business code (see instructions) 541190

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.	08/21/2020	MARY ASBURY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	08/21/2020	MARY ASBURY
	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**	112
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)**	86
a(2) Total number of active participants at the end of the plan year	**6a(2)**	79
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	29
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	108
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**.	**6f**	108
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	104
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	7
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:

2C 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)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[ ] Insurance	**(1)**	[ ] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(4)**	[ ] General assets of the sponsor

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

a Pension Schedules

- **(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)** [ ] ___ **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [ ] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2019 Form M-1 annual report. If the plan was not required to file the 2019 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE C (Form 5500)	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.**	**2019** **This Form is Open to Public Inspection.**

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

A Name of plan
LEGAL AID SOCIETY MONEY PURCHASE PENSION PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
LEGAL AID SOCIETY OF CINCINNATI

D Employer Identification Number (EIN)
31-0536673

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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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)

MARINER WEALTH ADVISORS

80-0861455

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	47561	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2019

This Form is Open to Public Inspection

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

A Name of plan
LEGAL AID SOCIETY MONEY PURCHASE PENSION PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
LEGAL AID SOCIETY OF CINCINNATI

D Employer Identification Number (EIN)
31-0536673

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)	0	8657
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	28791	27964
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	326682	492251
(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)	2985200	3022751
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	203890	153100
(B) Common	1c(4)(B)	4329528	5244760
(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)	775519	1039466
(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	8649610	9988949
	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	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	8649610	9988949

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)	326427	
	(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)		326427
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	2036	
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)	90508	
	(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)		92544
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)	8666	
	(B) Common stock	2b(2)(B)	109257	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	24417	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		142340
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	2458664	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	2323391	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		135273
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	1136957	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		1136957

		(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)		149130
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		1982671
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	594263	
(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)		594263
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)	1500	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	47569	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		49069
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		643332
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		1339339
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) [X] Unmodified **(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 [X] No

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

(1) Name: BARNES DENNIG **(2)** EIN: 31-1119890

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	
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		500000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		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

2019

This Form is Open to Public Inspection.

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

A Name of plan
LEGAL AID SOCIETY MONEY PURCHASE PENSION PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
LEGAL AID SOCIETY OF CINCINNATI

D Employer Identification Number (EIN)
31-0536673

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): 82-1107307

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3**

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

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

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

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

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

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a** 326427

b Enter the amount contributed by the employer to the plan for this plan year **6b** 326427

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** 0

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):

20 **PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation_____

BARNES DENNIG
Accounting • Tax • Business Insight

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Cincinnati, OH 45202
Main: 513.241.8313
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Independent Auditors' Report

To the Pension Committee
Legal Aid Society of Cincinnati Money Purchase Pension Plan
Cincinnati, Ohio

We have audited the accompanying financial statements of Legal Aid Society of Cincinnati Money Purchase Pension Plan, which comprise the statements of net assets available for benefits as of December 31, 2019 and 2018, and the related statement of changes in net assets available for benefits for the year ended December 31, 2019, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Plan's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of Legal Aid Society of Cincinnati Money Purchase Pension Plan as of December 31, 2019 and 2018, and the changes in net assets available for benefits for the year ended December 31, 2019, in accordance with accounting principles generally accepted in the United States of America.

Independent Auditors' Report
(Continued)

Report on Supplemental Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of Schedule H, Line 4i – Schedule of Assets (Held at End of Year), referred to as "supplemental information," is presented for the purpose of additional analysis and is not a required part of the financial statements but are supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Barnes Dennig & Co. Ltd.

July 29, 2020
Cincinnati, Ohio

LEGAL AID SOCIETY OF CINCINNATI MONEY PURCHASE PENSION PLAN

Statements of Net Assets Available for Plan Benefits
December 31, 2019 and 2018

	2019	2018
Assets		
Investments, at fair value		
Money market funds	$ 492,251	$ 326,682
Mutual funds	1,039,466	775,519
Common stocks	5,397,859	4,533,418
Corporate bonds	3,022,751	2,985,200
Total investments, at fair value	9,952,327	8,620,819
Receivables		
Employer contributions receivable	8,657	-
Accrued interest income	27,965	28,791
Total receivables	36,622	28,791
Net assets available for benefits	$ 9,988,949	$ 8,649,610

See accompanying notes to financial statements

LEGAL AID SOCIETY OF CINCINNATI MONEY PURCHASE PENSION PLAN

Statement of Changes in Net Assets Available for Plan Benefits
Year Ended December 31, 2019

Additions	
Investment income:	
Net appreciation in fair value of investments	$ 1,421,360
Dividend income	142,340
Interest income	92,544
Total investment income	1,656,244
Employer contributions	326,427
Total additions	1,982,671
Deductions	
Benefits paid to participants	594,263
Administrative expenses	49,069
Total deductions	643,332
Net increase	1,339,339
Net assets available for benefits, beginning of year	8,649,610
Net assets available for benefits, end of year	$ 9,988,949

See accompanying notes to financial statements

LEGAL AID SOCIETY OF CINCINNATI MONEY PURCHASE PENSION PLAN

Notes to Financial Statements

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation

The accompanying financial statements of Legal Aid Society of Cincinnati Money Purchase Pension Plan (the "Plan") have been prepared on the accrual basis.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for discussion of fair value measurements. Investment securities, in general, are exposed to various risks such as interest rate, credit and overall market volatility risks. Due to the level of risk associated with certain investments, it is reasonably possible that changes in the values of investment securities will occur in the near term and those changes could materially affect the amounts reported in the statements of net assets available for benefits.

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

Benefit Payments

Benefit payments are recorded when paid.

Related Party Transactions

Legal Aid Society of Cincinnati (the "Company") provides the Plan with certain accounting and administrative services for which no fees are charged.

In 2019 and 2018, certain Plan investments were invested in funds with Charles Schwab & Co., Inc. Charles Schwab & Co, Inc. is the asset custodians as defined by the Plan. Therefore, these transactions qualify as party-in-interest.

Expenses

Certain expenses and costs of the Plan were paid by the Company and, accordingly, are not reflected in the Plan's financial statements. Certain investment-related expenses are included in net appreciation of fair value of investments.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles (GAAP) requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Subsequent Event Evaluation

Subsequent events were evaluated through July 29, 2020, which is the date the financial statements were available to be issued.

NOTE 2 DESCRIPTION OF PLAN

The following description of the Legal Aid Society of Cincinnati Money Purchase Pension 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 covering all eligible employees of the Company who have three months and 1,000 hours of service. Once eligibility requirements are met employees are automatically enrolled in the Plan. The Plan includes employees of the Legal Aid Society of Greater Cincinnati and the Legal Aid Society of Southwest Ohio, which together form the Company. The Plan was established by the Company effective November 1, 1981 and subsequently amended and restated in its entirety effective January 1, 2015. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

The Plan does not allow for employee or rollover contributions. The Company makes contributions to the Plan equal to 7.8% of eligible participants' compensation, as defined. The Company made contributions of $326,427 for 2019, which meets the minimum funding requirements of ERISA.

Participant Accounts

Each participant's account is credited allocations of (a) the Company's contribution and (b) Plan earnings. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Non-Participant Directed Accounts

All participant accounts are maintained in investment funds directed by the Company.

Vesting

Participants are vested in their share of employer contributions plus actual earnings thereon as follows:

Vesting Years	Non-Forfeitable Percentage
Less than 2	0%
2	20%
3 - 4	75%
5	100%

NOTE 2 DESCRIPTION OF PLAN (CONTINUED)

Payment of Benefits

Upon termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account or annual installments. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution, a joint and 50% or 75% survivor annuity or a rollover.

In-service distributions are permissible from the Plan for participants that have attained the age of 65.

Forfeitures

Forfeitures occurring during the year serve to restore participant's forfeitures who are reemployed and bought back into the Plan and offset Plan expenses or employer contributions. During 2019, $18,548 of forfeitures were used to offset employer contributions. At December 31, 2019 and 2018, forfeited nonvested accounts totaled $-0-.

NOTE 3 FAIR VALUE MEASUREMENTS

Under applicable GAAP for fair value measurements and disclosures, a three-level hierarchy is established for fair value measurements based on transparency of valuation inputs as of the measurement date. The hierarchy is based on the lowest level of input that is significant to the fair value measurement.

The three levels are defined as follows:

Level 1 – Inputs are unadjusted quoted prices for identical assets in active markets.

Level 2 – Inputs are observable quoted prices for similar assets in active markets.

Level 3 – Inputs are unobservable and reflect management's best estimates of what market participants would use as fair value.

Common stocks and mutual funds: Fair values are determined by reference to quoted market prices and other relevant information generated by market transactions. Common stocks and mutual funds are categorized as using Level 1 inputs.

Money market funds and corporate bonds: Valued at the daily closing price as reported by the fund. The money market account held by the Plan is an open-ended mutual fund that is registered with the Securities and Exchange Commission. Both money market funds and corporate bonds are required to publish its daily NAV and to transact at that price. Both money market funds and corporate bonds held by the Plan are legally deemed to be actively traded.

NOTE 3 FAIR VALUE MEASUREMENTS (CONTINUED)

The following table summarizes assets measured at fair value on a recurring basis at December 31:

	2019	2018
Level 1:		
Common stocks	$ 5,397,859	$ 4,533,418
Mutual funds	1,039,466	775,519
Level 2:		
Corporate bonds	3,022,751	2,985,200
Money market funds	492,251	326,682
Total	$ 9,952,327	$ 8,620,819

NOTE 4 PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of the Plan termination, all amounts credited to participants' accounts will become fully vested and nonforfeitable.

NOTE 5 TAX STATUS

The Plan Sponsor has adopted a prototype plan which has received an opinion letter from the Internal Revenue Service dated January 7, 2015 which states the provider's prototype, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan itself has not received a determination letter from the IRS. The Plan has not been amended since receiving the opinion letter. Therefore, no provisions for income taxes have been included in the Plan's financial statements.

NOTE 6 RISKS AND UNCERTAINTIES

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

LEGAL AID SOCIETY OF CINCINNATI MONEY PURCHASE PENSION PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
December 31, 2019

SCHEDULE H – FORM 5500
FEIN # 31-0536673
PLAN NUMBER 001

Column A	Column B	Column C	Column D	Column E
	Identity of issuer, borrower or similar entity	Description of Investment	Cost	Current Value
*	Schwab Government Money Fund	Money Market Funds	$ 492,251	$ 492,251
		Total Money Market Funds	492,251	492,251
	iShares Msci Eafe ETF	Mutual Funds	645,550	726,342
	iShares Russell 2000 Index ETF	Mutual Funds	137,892	198,804
	Spdr Gold Shares ETF	Mutual Funds	114,818	114,320
		Total Mutual Funds	898,260	1,039,466
	Air Prod & Chemicals	Common Stock	69,615	111,620
	Alphabet Inc Class A	Common Stock	30,803	133,939
	Apple Inc.	Common Stock	84,362	129,206
	Bank of America Corp.	Common Stock	80,387	122,742
	Becton Dickinson & Co.	Common Stock	68,374	92,470
	Best Buy Inc	Common Stock	94,262	118,969
	Chevron Corporation	Common Stock	30,637	113,279
	Cisco Systems	Common Stock	94,382	87,047
	Citizens Financial Group	Common Stock	92,146	93,809
	CSX Corp	Common Stock	64,463	206,226
	CVS Health Corp	Common Stock	84,851	95,091
	D R Horton Co.	Common Stock	75,681	79,125
	E O G Res Inc	Common Stock	79,900	80,410
	Facebook Inc Class A	Common Stock	83,459	95,441
	FedEx Corp	Common Stock	130,312	111,895
	FireEye Inc	Common Stock	78,768	72,401
	Fiserv Inc	Common Stock	26,264	161,882
	II-VI Inc	Common Stock	81,145	74,074
	Illinois Tool Works	Common Stock	81,689	104,185
	Intercontinental Exc	Common Stock	92,285	93,476
	Johnson & Johnson	Common Stock	76,635	164,104

(Continued)

LEGAL AID SOCIETY OF CINCINNATI MONEY PURCHASE PENSION PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Continued)
December 31, 2019

SCHEDULE H – FORM 5500
FEIN # 31-0536673
PLAN NUMBER 001

Column A	Column B	Column C	Column D	Column E
	Identity of issuer, borrower or similar entity	Description of Investment	Cost	Current Value
	Knight Swift Transportation	Common Stock	$ 134,222	$ 135,117
	Las Vegas Sands Corp	Common Stock	129,408	153,614
	Lear Corp	Common Stock	86,458	78,204
	Lowes Co Inc	Common Stock	28,598	107,784
	Lululemon Athletica	Common Stock	72,329	86,876
	Marriott Intl Inc	Common Stock	43,130	93,887
	Marsh McLennan Cos Inc	Common Stock	47,900	144,833
	McDonalds Corp	Common Stock	94,271	85,960
	Merck and Co Inc	Common Stock	62,690	127,330
	Metlife Inc	Common Stock	145,703	147,813
	Microchip Technology Inc	Common Stock	63,295	167,552
	Micron Technology	Common Stock	98,750	116,434
	Microsoft Corp	Common Stock	93,139	110,390
	On Semiconductor Co	Common Stock	99,054	105,687
	Pepsico Inc.	Common Stock	93,099	99,769
	Proctor & Gamble	Common Stock	25,743	156,125
	Prudential Finl	Common Stock	50,000	51,900
	Renaissancer	Common Stock	82,394	101,200
	Salesforce.com	Common Stock	84,103	102,463
	Splunk Inc	Common Stock	87,745	104,090
	Stryker Corp	Common Stock	26,181	107,069
	Sysco Corp	Common Stock	81,933	114,196
	TJX Companies Inc	Common Stock	44,873	120,899
	United Health Group Inc	Common Stock	28,193	132,291
	Visa Inc	Common Stock	41,516	178,505
	Zimmer Biomet Hldgs	Common Stock	89,801	126,480
		Total Common Stock	3,534,948	5,397,859

(Continued)

LEGAL AID SOCIETY OF CINCINNATI MONEY PURCHASE PENSION PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Continued)
December 31, 2019

SCHEDULE H – FORM 5500
FEIN # 31-0536673
PLAN NUMBER 001

Column A	Column B	Column C	Column D	Column E
	Identity of issuer, borrower or similar entity	Description of Investment	Cost	Current Value
	Aflac Inc.	Corporate Bond	$ 151,831	$ 157,709
	Boston Properties	Corporate Bond	148,551	154,487
	BP Capital Markets	Corporate Bond	99,995	106,323
	Brookfield Asset	Corporate Bond	99,451	107,252
	Cadence Design	Corporate Bond	101,376	107,194
	Citizens Financial Group	Corporate Bond	154,868	150,563
	General Mills	Corporate Bond	150,636	152,296
	GlaxoSmithKline	Corporate Bond	73,513	76,768
	Goldman Sach	Corporate Bond	101,406	105,836
	JP Morgan Chase	Corporate Bond	152,625	161,063
	Markel Corp	Corporate Bond	103,148	104,612
	Marsh & McLennan	Corporate Bond	150,332	154,839
	McDonalds Corp	Corporate Bond	150,512	150,946
	McKesson Corp	Corporate Bond	168,296	177,022
	Merck & Co Inc.	Corporate Bond	149,995	151,850
	Netapp, Inc.	Corporate Bond	100,329	101,542
	Prudential Financial	Corporate Bond	99,660	106,288
	Realty Income Corp	Corporate Bond	76,269	77,239
	Target Corporation	Corporate Bond	153,327	153,458
	Tiffany & Co.	Corporate Bond	175,109	183,164
	Union Pacific Co.	Corporate Bond	128,430	127,647
	Ventas Realty	Corporate Bond	147,876	153,507
	Xilinx Inc	Corporate Bond	103,039	101,146
		Total Corporate Bond	2,940,574	3,022,751
			$ 7,866,033	$ 9,952,327

* Party-In-Interest

See independent auditors' opinion report

Legal Aid Society of Cincinnati Money Purchase Pension Plan

Financial Statements with Supplementary Information
December 31, 2019 and 2018
With Independent Auditors' Report

LEGAL AID SOCIETY OF CINCINNATI MONEY PURCHASE PENSION PLAN
December 31, 2019 and 2018

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Independent Auditors' Report

To the Pension Committee
Legal Aid Society of Cincinnati Money Purchase Pension Plan
Cincinnati, Ohio

We have audited the accompanying financial statements of Legal Aid Society of Cincinnati Money Purchase Pension Plan, which comprise the statements of net assets available for benefits as of December 31, 2019 and 2018, and the related statement of changes in net assets available for benefits for the year ended December 31, 2019, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Plan's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of Legal Aid Society of Cincinnati Money Purchase Pension Plan as of December 31, 2019 and 2018, and the changes in net assets available for benefits for the year ended December 31, 2019, in accordance with accounting principles generally accepted in the United States of America.

Independent Auditors' Report
(Continued)

Report on Supplemental Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of Schedule H, Line 4i – Schedule of Assets (Held at End of Year), referred to as "supplemental information," is presented for the purpose of additional analysis and is not a required part of the financial statements but are supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Barnes Dennig & Co. Ltd.

July 29, 2020
Cincinnati, Ohio

LEGAL AID SOCIETY OF CINCINNATI MONEY PURCHASE PENSION PLAN

Statements of Net Assets Available for Plan Benefits
December 31, 2019 and 2018

	2019	2018
Assets		
Investments, at fair value		
Money market funds	$ 492,251	$ 326,682
Mutual funds	1,039,466	775,519
Common stocks	5,397,859	4,533,418
Corporate bonds	3,022,751	2,985,200
Total investments, at fair value	9,952,327	8,620,819
Receivables		
Employer contributions receivable	8,657	-
Accrued interest income	27,965	28,791
Total receivables	36,622	28,791
Net assets available for benefits	$ 9,988,949	$ 8,649,610

See accompanying notes to financial statements

LEGAL AID SOCIETY OF CINCINNATI MONEY PURCHASE PENSION PLAN

Statement of Changes in Net Assets Available for Plan Benefits
Year Ended December 31, 2019

Additions	
Investment income:	
Net appreciation in fair value of investments	$ 1,421,360
Dividend income	142,340
Interest income	92,544
Total investment income	1,656,244
Employer contributions	326,427
Total additions	1,982,671
Deductions	
Benefits paid to participants	594,263
Administrative expenses	49,069
Total deductions	643,332
Net increase	1,339,339
Net assets available for benefits, beginning of year	8,649,610
Net assets available for benefits, end of year	$ 9,988,949

See accompanying notes to financial statements

LEGAL AID SOCIETY OF CINCINNATI MONEY PURCHASE PENSION PLAN

Notes to Financial Statements

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation

The accompanying financial statements of Legal Aid Society of Cincinnati Money Purchase Pension Plan (the "Plan") have been prepared on the accrual basis.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for discussion of fair value measurements. Investment securities, in general, are exposed to various risks such as interest rate, credit and overall market volatility risks. Due to the level of risk associated with certain investments, it is reasonably possible that changes in the values of investment securities will occur in the near term and those changes could materially affect the amounts reported in the statements of net assets available for benefits.

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

Benefit Payments

Benefit payments are recorded when paid.

Related Party Transactions

Legal Aid Society of Cincinnati (the "Company") provides the Plan with certain accounting and administrative services for which no fees are charged.

In 2019 and 2018, certain Plan investments were invested in funds with Charles Schwab & Co., Inc. Charles Schwab & Co, Inc. is the asset custodians as defined by the Plan. Therefore, these transactions qualify as party-in-interest.

Expenses

Certain expenses and costs of the Plan were paid by the Company and, accordingly, are not reflected in the Plan's financial statements. Certain investment-related expenses are included in net appreciation of fair value of investments.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles (GAAP) requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

NOTE 1 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Subsequent Event Evaluation

Subsequent events were evaluated through July 29, 2020, which is the date the financial statements were available to be issued.

NOTE 2 DESCRIPTION OF PLAN

The following description of the Legal Aid Society of Cincinnati Money Purchase Pension 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 covering all eligible employees of the Company who have three months and 1,000 hours of service. Once eligibility requirements are met employees are automatically enrolled in the Plan. The Plan includes employees of the Legal Aid Society of Greater Cincinnati and the Legal Aid Society of Southwest Ohio, which together form the Company. The Plan was established by the Company effective November 1, 1981 and subsequently amended and restated in its entirety effective January 1, 2015. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

The Plan does not allow for employee or rollover contributions. The Company makes contributions to the Plan equal to 7.8% of eligible participants' compensation, as defined. The Company made contributions of $326,427 for 2019, which meets the minimum funding requirements of ERISA.

Participant Accounts

Each participant's account is credited allocations of (a) the Company's contribution and (b) Plan earnings. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Non-Participant Directed Accounts

All participant accounts are maintained in investment funds directed by the Company.

Vesting

Participants are vested in their share of employer contributions plus actual earnings thereon as follows:

Vesting Years	Non-Forfeitable Percentage
Less than 2	0%
2	20%
3 - 4	75%
5	100%

NOTE 2 DESCRIPTION OF PLAN (CONTINUED)

Payment of Benefits

Upon termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account or annual installments. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution, a joint and 50% or 75% survivor annuity or a rollover.

In-service distributions are permissible from the Plan for participants that have attained the age of 65.

Forfeitures

Forfeitures occurring during the year serve to restore participant's forfeitures who are reemployed and bought back into the Plan and offset Plan expenses or employer contributions. During 2019, $18,548 of forfeitures were used to offset employer contributions. At December 31, 2019 and 2018, forfeited nonvested accounts totaled $-0-.

NOTE 3 FAIR VALUE MEASUREMENTS

Under applicable GAAP for fair value measurements and disclosures, a three-level hierarchy is established for fair value measurements based on transparency of valuation inputs as of the measurement date. The hierarchy is based on the lowest level of input that is significant to the fair value measurement.

The three levels are defined as follows:

Level 1 – Inputs are unadjusted quoted prices for identical assets in active markets.

Level 2 – Inputs are observable quoted prices for similar assets in active markets.

Level 3 – Inputs are unobservable and reflect management's best estimates of what market participants would use as fair value.

Common stocks and mutual funds: Fair values are determined by reference to quoted market prices and other relevant information generated by market transactions. Common stocks and mutual funds are categorized as using Level 1 inputs.

Money market funds and corporate bonds: Valued at the daily closing price as reported by the fund. The money market account held by the Plan is an open-ended mutual fund that is registered with the Securities and Exchange Commission. Both money market funds and corporate bonds are required to publish its daily NAV and to transact at that price. Both money market funds and corporate bonds held by the Plan are legally deemed to be actively traded.

NOTE 3 FAIR VALUE MEASUREMENTS (CONTINUED)

The following table summarizes assets measured at fair value on a recurring basis at December 31:

	2019	2018
Level 1:		
Common stocks	$ 5,397,859	$ 4,533,418
Mutual funds	1,039,466	775,519
Level 2:		
Corporate bonds	3,022,751	2,985,200
Money market funds	492,251	326,682
Total	$ 9,952,327	$ 8,620,819

NOTE 4 PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of the Plan termination, all amounts credited to participants' accounts will become fully vested and nonforfeitable.

NOTE 5 TAX STATUS

The Plan Sponsor has adopted a prototype plan which has received an opinion letter from the Internal Revenue Service dated January 7, 2015 which states the provider's prototype, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan itself has not received a determination letter from the IRS. The Plan has not been amended since receiving the opinion letter. Therefore, no provisions for income taxes have been included in the Plan's financial statements.

NOTE 6 RISKS AND UNCERTAINTIES

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

LEGAL AID SOCIETY OF CINCINNATI MONEY PURCHASE PENSION PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
December 31, 2019

SCHEDULE H – FORM 5500
FEIN # 31-0536673
PLAN NUMBER 001

Column A	Column B	Column C	Column D	Column E
	Identity of issuer, borrower or similar entity	Description of Investment	Cost	Current Value
*	Schwab Government Money Fund	Money Market Funds	$ 492,251	$ 492,251
		Total Money Market Funds	492,251	492,251
	iShares Msci Eafe ETF	Mutual Funds	645,550	726,342
	iShares Russell 2000 Index ETF	Mutual Funds	137,892	198,804
	Spdr Gold Shares ETF	Mutual Funds	114,818	114,320
		Total Mutual Funds	898,260	1,039,466
	Air Prod & Chemicals	Common Stock	69,615	111,620
	Alphabet Inc Class A	Common Stock	30,803	133,939
	Apple Inc.	Common Stock	84,362	129,206
	Bank of America Corp.	Common Stock	80,387	122,742
	Becton Dickinson & Co.	Common Stock	68,374	92,470
	Best Buy Inc	Common Stock	94,262	118,969
	Chevron Corporation	Common Stock	30,637	113,279
	Cisco Systems	Common Stock	94,382	87,047
	Citizens Financial Group	Common Stock	92,146	93,809
	CSX Corp	Common Stock	64,463	206,226
	CVS Health Corp	Common Stock	84,851	95,091
	D R Horton Co.	Common Stock	75,681	79,125
	E O G Res Inc	Common Stock	79,900	80,410
	Facebook Inc Class A	Common Stock	83,459	95,441
	FedEx Corp	Common Stock	130,312	111,895
	FireEye Inc	Common Stock	78,768	72,401
	Fiserv Inc	Common Stock	26,264	161,882
	II-VI Inc	Common Stock	81,145	74,074
	Illinois Tool Works	Common Stock	81,689	104,185
	Intercontinental Exc	Common Stock	92,285	93,476
	Johnson & Johnson	Common Stock	76,635	164,104

(Continued)

LEGAL AID SOCIETY OF CINCINNATI MONEY PURCHASE PENSION PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Continued)
December 31, 2019

SCHEDULE H – FORM 5500
FEIN # 31-0536673
PLAN NUMBER 001

Column A	Column B	Column C	Column D	Column E
	Identity of issuer, borrower or similar entity	Description of Investment	Cost	Current Value
	Knight Swift Transportation	Common Stock	$ 134,222	$ 135,117
	Las Vegas Sands Corp	Common Stock	129,408	153,614
	Lear Corp	Common Stock	86,458	78,204
	Lowes Co Inc	Common Stock	28,598	107,784
	Lululemon Athletica	Common Stock	72,329	86,876
	Marriott Intl Inc	Common Stock	43,130	93,887
	Marsh McLennan Cos Inc	Common Stock	47,900	144,833
	McDonalds Corp	Common Stock	94,271	85,960
	Merck and Co Inc	Common Stock	62,690	127,330
	Metlife Inc	Common Stock	145,703	147,813
	Microchip Technology Inc	Common Stock	63,295	167,552
	Micron Technology	Common Stock	98,750	116,434
	Microsoft Corp	Common Stock	93,139	110,390
	On Semiconductor Co	Common Stock	99,054	105,687
	Pepsico Inc.	Common Stock	93,099	99,769
	Proctor & Gamble	Common Stock	25,743	156,125
	Prudential Finl	Common Stock	50,000	51,900
	Renaissancer	Common Stock	82,394	101,200
	Salesforce.com	Common Stock	84,103	102,463
	Splunk Inc	Common Stock	87,745	104,090
	Stryker Corp	Common Stock	26,181	107,069
	Sysco Corp	Common Stock	81,933	114,196
	TJX Companies Inc	Common Stock	44,873	120,899
	United Health Group Inc	Common Stock	28,193	132,291
	Visa Inc	Common Stock	41,516	178,505
	Zimmer Biomet Hldgs	Common Stock	89,801	126,480
		Total Common Stock	3,534,948	5,397,859

(Continued)

LEGAL AID SOCIETY OF CINCINNATI MONEY PURCHASE PENSION PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (Continued)
December 31, 2019

SCHEDULE H – FORM 5500
FEIN # 31-0536673
PLAN NUMBER 001

Column A	Column B	Column C	Column D	Column E
	Identity of issuer, borrower or similar entity	Description of Investment	Cost	Current Value
	Aflac Inc.	Corporate Bond	$ 151,831	$ 157,709
	Boston Properties	Corporate Bond	148,551	154,487
	BP Capital Markets	Corporate Bond	99,995	106,323
	Brookfield Asset	Corporate Bond	99,451	107,252
	Cadence Design	Corporate Bond	101,376	107,194
	Citizens Financial Group	Corporate Bond	154,868	150,563
	General Mills	Corporate Bond	150,636	152,296
	GlaxoSmithKline	Corporate Bond	73,513	76,768
	Goldman Sach	Corporate Bond	101,406	105,836
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	Xilinx Inc	Corporate Bond	103,039	101,146
		Total Corporate Bond	2,940,574	3,022,751
			$ 7,866,033	$ 9,952,327

* Party-In-Interest

See independent auditors' opinion report