

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
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Part I	Annual Report Identification Information
For calendar plan year 2019 or fiscal plan year beginning <u>01/01/2019</u> and ending <u>12/31/2019</u>	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information				
1a Name of plan <u>OTTERBEIN HOMES RETIREMENT PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>07/01/1970</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>07/01/1970</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>07/01/1970</u>					
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>OTTERBEIN SENIORLIFE</u> <u>580 N. STATE ROUTE 741</u> <u>LEBANON, OH 45036-9551</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>31-0549058</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>513-933-5400</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>623000</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>31-0549058</u>	2c Plan Sponsor's telephone number <u>513-933-5400</u>	2d Business code (see instructions) <u>623000</u>	
2b Employer Identification Number (EIN) <u>31-0549058</u>					
2c Plan Sponsor's telephone number <u>513-933-5400</u>					
2d Business code (see instructions) <u>623000</u>					

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/12/2020	J. CHRISTOPHER GREEN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2019)
v. 190130

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 712
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 132 6a(2) 117 6b 428 6c 114 6d 659 6e 42 6f 701 6g 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7

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

1A

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1)** ☒ **R** (Retirement Plan Information)
- (2)** ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3)** ☒ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- (1)** ☒ **H** (Financial Information)
- (2)** ☐ **I** (Financial Information – Small Plan)
- (3)** ☐ 0 **A** (Insurance Information)
- (4)** ☒ **C** (Service Provider Information)
- (5)** ☐ **D** (DFE/Participating Plan Information)
- (6)** ☐ **G** (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 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 SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2019 This Form is Open to Public Inspection
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For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

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

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

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

Part I	Basic Information		
1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2019</u>		
2	Assets:		
	a Market value	2a	<u>24875821</u>
	b Actuarial value	2b	<u>26275785</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment.....	<u>465</u>	<u>20319310</u>
	b For terminated vested participants.....	<u>115</u>	<u>3014890</u>
	c For active participants	<u>132</u>	<u>7382567</u>
	d Total.....	<u>712</u>	<u>30418578</u>
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....	4b	
5	Effective interest rate	5	<u>5.53</u> %
6	Target normal cost.....	6	<u>956983</u>

Statement by Enrolled Actuary

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

SIGN HERE	Signature of actuary Type or print name of actuary Firm name Address of the firm	<u>10/12/2020</u> Date <u>20-06919</u> Most recent enrollment number <u>612-596-5971</u> Telephone number (including area code)
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If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

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

**Schedule SB (Form 5500) 2019
v. 190130**

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of <u>-6.20</u> %	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		132647
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.69</u> %		7548
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		140195
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14 Funding target attainment percentage	14	85.54 %
15 Adjusted funding target attainment percentage	15	85.54 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	87.98 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
01/10/2019	140000	0	07/03/2019	320000	0
02/06/2019	140000	0	08/05/2019	320000	0
03/07/2019	160000	0	09/04/2019	320000	0
04/04/2019	160000	0			
05/08/2019	160000	0			
06/07/2019	160000	0			
Totals ▶			18(b)	1880000	18(c) 0

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

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	1838785

20 Quarterly contributions and liquidity shortfalls:

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

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

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

21 Discount rate:				
a Segment rates:	1st segment: 3.74 %	2nd segment: 5.35 %	3rd segment: 6.11 %	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age				22 64
23 Mortality table(s) (see instructions)	☐ Prescribed - combined	☒ Prescribed - separate	☐ Substitute	

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☒ Yes	☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes	☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes	☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.	27	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6)	31a	956983	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	4440982	865072	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	34	1822055	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	1822055	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	1838785	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	16730	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		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 OTTERBEIN HOMES RETIREMENT PLAN		B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 OTTERBEIN SENIORLIFE		D Employer Identification Number (EIN) 31-0549058	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
FIFTH THIRD BANK RETIREMENT SERVICE	38 FOUNTAIN SQUARE PLAZA
	CINCINNATI, OH 45263
31-1051736	

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

Part I	Asset and Liability Statement		(a) Beginning of Year	(b) End of Year
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	Total noninterest-bearing cash	1a	1127531	522472
b	Receivables (less allowance for doubtful accounts):			
	(1) Employer contributions.....	1b(1)		
	(2) Participant contributions.....	1b(2)		
	(3) Other.....	1b(3)	28279	32691
c	General investments:			
	(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	0	0
	(2) U.S. Government securities	1c(2)	0	0
	(3) Corporate debt instruments (other than employer securities):			
	(A) Preferred	1c(3)(A)		
	(B) All other.....	1c(3)(B)	0	0
	(4) Corporate stocks (other than employer securities):			
	(A) Preferred	1c(4)(A)		
	(B) Common.....	1c(4)(B)	0	0
	(5) Partnership/joint venture interests	1c(5)		
	(6) Real estate (other than employer real property).....	1c(6)	633845	788715
	(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)	23086166	27909811
	(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
	(15) Other.....	1c(15)	0	0

		(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	24875821 29253689
Liabilities			
g	Benefit claims payable	1g	
h	Operating payables	1h	
i	Acquisition indebtedness	1i	
j	Other liabilities	1j	
k	Total liabilities (add all amounts in lines 1g through 1j)	1k	0 0
Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	24875821 29253689

Part II Income and Expense Statement

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

		(a) Amount	(b) Total
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	1880000
	(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)	1880000
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	
	(B) U.S. Government securities	2b(1)(B)	
	(C) Corporate debt instruments	2b(1)(C)	
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans	2b(1)(E)	
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	0
(2)	Dividends: (A) Preferred stock	2b(2)(A)	
	(B) Common stock	2b(2)(B)	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	0
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)	0
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	
	(B) Other	2b(5)(B)	
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		4997930
d Total income. Add all income amounts in column (b) and enter total	2d		6877930

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1995349	
(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)		1995349
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)	62561	
(3) Investment advisory and management fees	2i(3)	0	
(4) Other	2i(4)	442152	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		504713
j Total expenses. Add all expense amounts in column (b) and enter total	2j		2500062

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		4377868
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) ☐ 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 ☐ No

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

(1) Name: CLIFTONLARSONALLEN, LLP

(2) EIN: 41-0746749

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.).....			
4d		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
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.)	X		
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.)	X		
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?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?.....		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

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 4236828. (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 OTTERBEIN HOMES RETIREMENT PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 OTTERBEIN SENIORLIFE		D Employer Identification Number (EIN) 31-0549058
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 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year		3 0
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		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2019 v. 190130		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

a The current year

b The plan year immediately preceding the current plan year

c The second preceding plan year

14a**14b****14c**

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

a The corresponding number for the plan year immediately preceding the current plan year

b The corresponding number for the second preceding plan year

15a**15b**

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

a Enter the number of employers who withdrew during the preceding plan year

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers

16a**16b**

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

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

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

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

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

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

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

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

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

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

- 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 _____

OTTERBEIN HOMES RETIREMENT PLAN

**FINANCIAL STATEMENTS AND
SUPPLEMENTAL INFORMATION**

YEARS ENDED DECEMBER 31, 2019 AND 2018

**OTTERBEIN HOMES RETIREMENT PLAN
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YEARS ENDED DECEMBER 31, 2019 AND 2018**

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INDEPENDENT AUDITORS' REPORT

Plan Administrator
Otterbein Homes Retirement Plan
Cincinnati, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Otterbein Homes Retirement Plan (the Plan), which comprise the statements of net assets available for benefits as of December 31, 2019 and 2018, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by Fifth Third Bank, the trustee of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2019 and 2018, that the information provided to the Plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

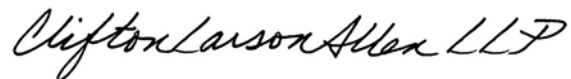
Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matters

The supplemental Schedule H, Line 4i—schedule of assets (held at end of year) and Schedule H, Line 4j—schedule of reportable transactions as of or for the year ended December 31, 2019, are required by the DOL'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 these supplemental schedules.

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

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



CliftonLarsonAllen LLP

St. Louis, Missouri
October 2, 2020

OTTERBEIN HOMES RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2019 AND 2018

	<u>2019</u>	<u>2018</u>
ASSETS		
CASH	\$ 13,656	\$ 3
INVESTMENTS (at Fair Value)		
Money Market	508,816	1,127,527
Mutual Funds	24,199,813	19,774,970
Government Bonds	1,718,135	1,930,039
Corporate Bonds	2,343,330	1,814,670
Foreign Bonds	287,132	200,333
Certificates of Deposit	150,116	-
Total Investments at Fair Value	<u>29,207,342</u>	<u>24,847,539</u>
 INTEREST RECEIVABLE	 <u>32,691</u>	 <u>28,279</u>
 NET ASSETS AVAILABLE FOR BENEFITS	 <u><u>\$ 29,253,689</u></u>	 <u><u>\$ 24,875,821</u></u>

See accompanying Notes to Financial Statements.

OTTERBEIN HOMES RETIREMENT PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEARS ENDED DECEMBER 31, 2019 AND 2018

	<u>2019</u>	<u>2018</u>
ADDITIONS:		
INVESTMENT INCOME (LOSS)		
Net Appreciation (Depreciation) in Fair Value of Investments	\$ 4,856,583	\$ (1,788,871)
Interest and Dividends	<u>137,215</u>	<u>116,689</u>
Total Investment Income (Loss)	4,993,798	(1,672,182)
EMPLOYER CONTRIBUTIONS	<u>1,880,000</u>	<u>1,680,000</u>
Total Additions	6,873,798	7,818
DEDUCTIONS:		
BENEFIT PAYMENTS	1,991,217	1,948,609
ADMINISTRATIVE EXPENSES	<u>504,713</u>	<u>390,032</u>
Total Deductions	<u>2,495,930</u>	<u>2,338,641</u>
NET INCREASE (DECREASE)	4,377,868	(2,330,823)
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of Year	<u>24,875,821</u>	<u>27,206,644</u>
End of Year	<u><u>\$ 29,253,689</u></u>	<u><u>\$ 24,875,821</u></u>

See accompanying Notes to Financial Statements.

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2019 AND 2018

NOTE 1 DESCRIPTION OF PLAN

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

General

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

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

Pension Benefits

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

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

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

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

**OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2019 AND 2018**

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Funding Policy

The Employer's funding policy is to make monthly contributions to the Plan in amounts estimated to be sufficient to provide the Plan with assets with which to pay pension benefits to the Plan's participants. The Employer contribution requirements are determined annually by an independent actuary, Van Iwaarden Associates, as of January 1 of the Plan year. The Employer's contributions met the minimum funding requirement of ERISA for the years ended December 31, 2019 and 2018.

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

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

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

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

Benefit Payments

Benefit payments are recorded when paid.

**OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2019 AND 2018**

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Administrative Expenses

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

Subsequent Events

The Plan has evaluated subsequent events through October 2, 2020, the date the financial statements were available to be issued.

NOTE 3 ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS

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

- a. retired or terminated employees or their beneficiaries,
- b. beneficiaries of employees who have died, and
- c. present employees or their beneficiaries.

The actuarial present value of accumulated plan benefits is determined as of the beginning of the Plan year by an independent actuary, Van Iwaarden Associates, for December 31, 2018, and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

The Plan's significant actuarial assumptions used in the valuations as of December 31, 2018 were:

- a. Life Expectancy of Participants (RP-2014 blue collar table adjusted to 2006 with fully-generational projection using scale MP-2018).
- b. Retirement Age Assumptions (40% retiring at age 62 to 100% at age 70).
- c. Investment Return 7.00%.

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2019 AND 2018

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

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

The following is a summary of actuarial present value of accumulated plan benefits as of December 31, 2018:

Actuarial Present Value of Accumulated Plan Benefits:	
Vested Benefits:	
Participants Currently Receiving Payments	\$ 17,580,841
Active and Inactive Participants	8,074,529
Total Vested Benefits	<u>25,655,370</u>
Nonvested Benefits	<u>75,426</u>
Total Actuarial Present Value of Accumulated Plan Benefits	<u><u>\$ 25,730,796</u></u>

The changes in the actuarial present value of accumulated plan benefits are summarized as follows for the period December 31, 2018:

Actuarial Present Value of Accumulated Plan Benefits - Beginning of Period		\$ 25,621,014
Increase (Decrease) Attributable to:		
Benefits Paid		(1,948,871)
Benefits Accumulated		393,344
Change in Actuarial Assumptions or Methods		(59,951)
Interest		<u>1,725,260</u>
Net Changes		<u>109,782</u>
Actuarial Present Value of Accumulated Plan Benefits - End of Year		<u><u>\$ 25,730,796</u></u>

The changes in assumptions since last year are as follows:

The change in mortality table to RP-2014 blue collar table adjusted to 2006 with fully-generational projection updated from MP-2017 to MP-2018.

The underlying inflation assumption was updated from 2.75% to 2.50% based on updated historical analysis of inflation rates and forward-looking market expectations.

The expected expense assumption was updated from using actual prior year PBGC premiums to actual current year PBGC premiums. This change was made to reflect increasing PBGC premium rates.

The computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2019. Had the valuations been performed as of December 31, 2018, there would be no material differences.

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2019 AND 2018

NOTE 4 CERTIFICATION OF INVESTMENT INFORMATION

Fifth Third Bank, the trustee of the Plan, has supplied the Plan administrator with a certification as to the completeness and accuracy of investment information reflected on the accompanying statements of net assets available for benefits as of December 31, 2019 and 2018, the statements of changes in net assets available for benefits for the years then ended, the supplemental schedule of assets (held at end of year) as of December 31, 2019, and the schedule of reportable transactions for the year ended December 31, 2019.

NOTE 5 FAIR VALUE OF INVESTMENTS

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

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

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

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

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

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

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

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2019 AND 2018

NOTE 5 FAIR VALUE OF INVESTMENTS (CONTINUED)

Following is a description of the valuation techniques used for assets measured at fair value. There have been no changes in the valuation methodologies used at December 31, 2019 and 2018.

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

Certificates of Deposit: Investments in certificates of deposit are valued based on fair value by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the credit worthiness of the issuer.

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

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

2019				
	Level 1	Level 2	Level 3	Total
Money Market Funds	\$ 508,816	\$ -	\$ -	\$ 508,816
Mutual Funds	24,199,813	-	-	24,199,813
Certificates of Deposit	150,116	-	-	150,116
Government Bonds	-	1,718,135	-	1,718,135
Corporate Bonds	-	2,343,330	-	2,343,330
Foreign Bonds	-	287,132	-	287,132
Total Investments at Fair Value	<u>\$ 24,858,745</u>	<u>\$ 4,348,597</u>	<u>\$ -</u>	<u>\$ 29,207,342</u>
2018				
	Level 1	Level 2	Level 3	Total
Money Market Funds	\$ 1,127,527	\$ -	\$ -	\$ 1,127,527
Mutual Funds	19,774,970	-	-	19,774,970
Government Bonds	-	1,930,039	-	1,930,039
Corporate Bonds	-	1,814,670	-	1,814,670
Foreign Bonds	-	200,333	-	200,333
Total Investments at Fair Value	<u>\$ 20,902,497</u>	<u>\$ 3,945,042</u>	<u>\$ -</u>	<u>\$ 24,847,539</u>

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2019 AND 2018

NOTE 6 PLAN TERMINATION

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

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

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

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

NOTE 7 PLAN TAX STATUS

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

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

OTTERBEIN HOMES RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2019 AND 2018

NOTE 8 RISK AND UNCERTAINTIES

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

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

NOTE 9 PARTY-IN-INTEREST TRANSACTIONS

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

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2019

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	Cost	Current Value
	See Attached Schedule			

ASSETS HELD AT YEAR-END**01-01-002-9668500****AS OF 12/31/19**

SHARES/ PAR VALUE	SECURITY	HISTORICAL COST BASIS	MARKET VALUE	ERISA COST BASIS	UNREALIZED GAIN/LOSS	ACCRUED INCOME
<u>CASH</u>						
MONEY MARKET INVESTMENTS						
508,007	FEDERATED GOVERNMENT OBLIGATIONS PREMIER (INCOME INVESTMENT)	\$508,007.00	\$508,007.00	\$508,007.00		\$461.28
809	FEDERATED GOVERNMENT OBLIGATIONS PREMIER	809.00	809.00	809.00		76.53
TOTAL MONEY MARKET INVESTMENTS		<u>\$508,816.00</u>	<u>\$508,816.00</u>	<u>\$508,816.00</u>	<u>0.00</u>	<u>\$537.81</u>
<u>BONDS</u>						
U.S. GOVERNMENT BONDS						
30,000	US TREASURY N/B 02/18/97 6.625 02/15/27	37,680.47	39,642.30	38,729.40	\$912.90	750.71
25,000	US TREASURY N/B 8/15/1997 6.375 8/15/2027	33,995.12	33,084.00	32,123.00	961.00	601.99
25,000	US TREASURY N/B 11/17/97 6.125 11/15/27	32,945.31	32,858.50	31,762.75	1,095.75	197.72
30,000	US TREASURY N/B 08/17/98 5.500 08/15/28	35,981.25	38,631.90	37,061.70	1,570.20	623.23
35,000	UNITED STATES TREAS NTS 02/28/14 2.000 02/28/21	35,529.10	35,143.50	34,636.35	507.15	236.54
35,000	UNITED STATES TREAS NTS 11/15/14 2.250 11/15/24	35,522.27	35,917.35	34,396.95	1,520.40	101.68
35,000	UNITED STATES TREAS NTS 02/15/15 2.000 02/15/25	34,860.55	35,505.75	33,855.85	1,649.90	264.40
35,000	UNITED STATES TREAS NTS 02/28/15 1.750 02/28/22	35,061.52	35,131.25	34,237.00	894.25	206.97
35,000	UNITED STATES TREAS NTS 08/15/15 2.000 08/15/25	34,290.43	35,479.85	33,742.10	1,737.75	264.40
35,000	UNITED STATES TREAS NTS 08/31/15 1.375 08/31/20	34,913.87	34,941.20	34,339.55	601.65	162.62

ASSETS HELD AT YEAR-END		01-01-002-9668500			AS OF 12/31/19	
SHARES/ PAR VALUE	SECURITY	HISTORICAL COST BASIS	MARKET VALUE	ERISA COST BASIS	UNREALIZED GAIN/LOSS	ACCRUED INCOME
35,000	UNITED STATES TREASURY NOTE 11/15/15 2.250 11/15/25	\$35,366.41	\$35,953.05	\$34,227.55	\$1,725.50	\$101.68
35,000	UNITED STATES TREAS NTS 11/15/10 2.625 11/15/20	36,230.47	35,294.00	35,064.40	229.60	118.63
35,000	UNITED STATES TREAS NTS 02/15/16 1.625 02/15/26	33,627.34	34,692.35	32,763.15	1,929.20	214.83
35,000	US TREASURY N/B 02/29/16 1.500 02/28/23	34,375.20	34,878.20	33,625.90	1,252.30	177.40
35,000	US TREASURY N/B 11/15/11 2.000 11/15/21	35,482.62	35,276.15	34,547.45	728.70	90.38
40,000	UNITED STATES TREAS NTS 05/15/16 1.625 05/15/26	36,565.63	39,595.20	37,353.20	2,242.00	83.93
35,000	UNITED STATES TREAS NTS 06/30/16 1.375 06/30/23	34,026.56	34,695.15	33,323.85	1,371.30	1.32
35,000	US T-NOTES 08/01/16 1.125 07/31/21	34,324.61	34,738.90	33,817.35	921.55	164.78
25,000	US TREASURY NT 11/15/12 1.625 11/15/22	24,785.16	25,018.50	24,202.25	816.25	52.46
35,000	UNITED STATES TREAS NOTE 02/28/13 1.250 02/29/20	34,891.99	34,976.90	34,461.35	515.55	147.84
35,000	US TREASURY N/B 04/01/13 1.125 03/31/20	34,472.27	34,953.45	34,472.27	481.18	100.05
35,000	US TREASURY NOTE 11/15/16 2.000 11/15/26	34,160.55	35,406.00	33,409.95	1,996.05	90.38
35,000	U S TREASURY NOTES 07/31/13 2.000 07/31/20	34,986.33	35,072.45	34,711.60	360.85	292.93
35,000	US TREASURY NOTE 02/15/17 2.250 02/15/27	35,187.30	35,983.15	33,985.70	1,997.45	297.45
35,000	UNITED STATES TREAS NTS 11/15/13 2.750 11/15/23	36,725.39	36,428.70	35,382.90	1,045.80	124.28
35,000	UNITED STATES TREAS NOTE 05/31/14 2.000 05/31/21	35,508.59	35,192.85	34,611.85	581.00	61.20
35,000	UNITED STATES TREAS NTS 07/31/14 2.250 07/31/21	35,299.41	35,352.80	34,805.75	547.05	329.55

ASSETS HELD AT YEAR-END**01-01-002-9668500****AS OF 12/31/19**

SHARES/ PAR VALUE	SECURITY	HISTORICAL COST BASIS	MARKET VALUE	ERISA COST BASIS	UNREALIZED GAIN/LOSS	ACCRUED INCOME
35,000	US TREASURY NOTE 04/30/15 1.750 04/30/22	\$35,019.14	\$35,131.25	\$34,189.40	\$941.85	\$104.33
35,000	US TREASURY NOTE 02/28/17 2.125 02/29/24	35,362.30	35,649.60	34,328.70	1,320.90	251.32
35,000	US TREASURY NT 05/15/15 2.125 05/15/25	35,146.29	35,722.05	34,059.55	1,662.50	96.03
35,000	UNITED STATES TREAS NTS 06/01/15 1.500 05/31/20	35,080.66	34,980.75	34,485.85	494.90	45.90
35,000	US TREASURY NOTE 05/31/17 1.750 05/31/22	35,025.98	35,136.85	34,168.75	968.10	53.55
35,000	UNITED STATES TREAS NTS 06/30/17 2.000 06/30/24	35,017.77	35,485.45	34,034.70	1,450.75	1.94
40,000	UNITED STATES TREAS NTS 04/30/17 2.000 04/30/24	38,500.00	40,548.40	38,943.60	1,604.80	136.26
35,000	US TREASURY NT 05/15/17 2.375 05/15/27	35,199.61	36,305.85	34,267.10	2,038.75	107.33
35,000	UNITED STATES TREAS NTS 08/15/16 1.500 08/15/26	33,109.18	34,323.10	32,287.50	2,035.60	198.30
35,000	UNITED STATES TREAS NTS 08/31/16 1.375 08/31/23	32,429.69	34,677.30	33,270.65	1,406.65	162.62
35,000	UNITED STATES TREAS NTS 08/31/16 1.125 08/31/21	34,298.63	34,730.85	33,783.05	947.80	133.05
35,000	US TREASURY NOTE 08/15/17 2.250 08/15/27	35,191.41	35,999.60	33,871.95	2,127.65	297.45
35,000	US TREASURY NOTE 11/15/17 2.250 11/15/27	34,762.11	35,995.40	33,809.30	2,186.10	101.68
35,000	US TREASURY N/B 02/15/18 2.750 02/15/28	34,637.70	37,314.55	35,180.60	2,133.95	363.55
35,000	US TREASURY N/B 04/02/18 2.625 03/31/25	34,134.57	36,606.50	35,103.95	1,502.55	233.45
35,000	UNITED STATES TREAS NTS 05/15/18 2.875 05/15/28	34,675.98	37,697.45	35,537.25	2,160.20	129.93
35,000	UNITED STATES TREAS NTS 08/15/18 2.875 08/15/28	34,811.33	37,748.20	35,541.45	2,206.75	380.08

ASSETS HELD AT YEAR-END**01-01-002-9668500****AS OF 12/31/19**

SHARES/ PAR VALUE	SECURITY	HISTORICAL COST BASIS	MARKET VALUE	ERISA COST BASIS	UNREALIZED GAIN/LOSS	ACCRUED INCOME
20,000	UNITED STATES TREAS NTS 02/15/19 2.625 02/15/29	\$19,951.57	\$21,211.00	\$19,951.57	\$1,259.43	\$198.30
TOTAL U.S. GOVERNMENT BONDS		<u>\$1,549,149.64</u>	<u>\$1,585,107.55</u>	<u>\$1,526,466.04</u>	<u>\$58,641.51</u>	<u>\$8,854.42</u>
AGENCY BONDS						
50,000	FANNIE MAE 04/26/16 2.125 04/24/26	48,805.55	50,756.50	48,805.55	1,950.95	197.74
35,000	FANNIE MAE 09/27/16 1.875 09/24/26	33,704.16	34,937.35	32,565.75	2,371.60	176.82
35,000	FANNIE MAE 05/25/99 6.250 05/15/29	48,974.07	47,334.00	48,974.07	1,640.07-	279.51
TOTAL AGENCY BONDS		<u>\$131,483.78</u>	<u>\$133,027.85</u>	<u>\$130,345.37</u>	<u>\$2,682.48</u>	<u>\$654.07</u>
CORPORATE BONDS						
75,000	AT&T INC GLBL NT 05/04/15 3.400 05/15/25	74,490.00	78,545.25	70,623.75	7,921.50	325.83
35,000	AETNA INC SR NT 11/07/12 2.750 11/15/22	34,746.60	35,570.50	34,746.60	823.90	122.99
50,000	AETNA INC NEW 06/09/16 2.800 06/15/23	50,417.00	50,812.50	50,417.00	395.50	62.22
75,000	ALTRIA GROUP INC 02/14/19 4.800 02/14/29	81,116.55	83,600.25	81,116.55	2,483.70	1,370.00
45,000	ANHEUSER-BUSCH INBEV FIN 01/25/16 3.300 02/01/23	44,603.55	46,622.25	43,755.75	2,866.50	618.75
75,000	APPLE INC SR GLBL NT 05/06/14 3.450 05/06/24	79,013.93	79,653.00	75,355.50	4,297.50	395.31
75,000	BANK NEW YORK INC MTN 08/17/15 2.600 08/17/20 OPT CALL 07/17/2020 @ 100.00	76,513.50	75,303.00	74,506.50	796.50	725.83
75,000	BIOGEN INC SR NT 09/15/15 2.900 09/15/20	76,845.00	75,551.25	74,441.25	1,110.00	640.42
35,000	CVS HEALTH CORP 05/25/16 2.125 06/01/21	33,875.45	35,060.55	33,875.45	1,185.10	61.98

ASSETS HELD AT YEAR-END		01-01-002-9668500			AS OF 12/31/19	
SHARES/ PAR VALUE	SECURITY	HISTORICAL COST BASIS	MARKET VALUE	ERISA COST BASIS	UNREALIZED GAIN/LOSS	ACCRUED INCOME
35,000	CVS HEALTH CORP SR NT 03/09/18 4.300 03/25/28	\$36,942.22	\$38,235.40	\$36,942.22	\$1,293.18	\$401.33
75,000	CISCO SYS INC 09/20/16 2.200 09/20/23	74,516.25	75,948.00	71,821.50	4,126.50	462.92
75,000	CITIGROUP INC 10/25/13 3.875 10/25/23	79,086.00	79,642.50	75,218.25	4,424.25	532.81
75,000	COSTCO WHSL CORP SR NT 05/18/17 2.300 05/18/22	75,652.50	75,959.25	73,342.50	2,616.75	206.04
100,000	DOWDUPONT INC 11/28/18 4.725 11/15/28	114,053.00	113,544.00	114,053.00	509.00-	603.75
75,000	EBAY INC 06/06/17 3.600 06/05/27	74,618.25	78,657.75	69,988.50	8,669.25	195.00
100,000	ENTERPRISE PRODS OPER LLC 10/05/09 5.250 01/31/20	101,591.00	100,226.00	101,591.00	1,365.00-	2,202.08
75,000	GENERAL ELEC CAP CORP 09/16/10 4.375 09/16/20	80,685.00	76,162.50	74,893.50	1,269.00	957.03
75,000	GOLDMAN SACHS GROUP INC 01/26/17 3.000 04/26/22	76,184.25	75,947.25	72,633.00	3,314.25	406.25
75,000	HONEYWELL INTL INC SR NT 02/17/11 4.250 03/01/21	80,828.10	77,285.25	77,113.50	171.75	1,062.50
50,000	JP MORGAN CHASE & CO 07/21/15 3.900 07/15/25 OPT CALL 04/15/2025 @ 100.00	53,877.85	54,004.00	53,877.85	126.15	899.17
75,000	MORGAN STANLEY 04/28/14 3.875 04/29/24	78,700.50	79,731.00	74,641.50	5,089.50	500.52
75,000	ORACLE CORP SR GLBL NT 07/07/16 1.900 09/15/21	74,696.70	75,157.50	72,765.75	2,391.75	419.58
75,000	PEPSICO INC 02/24/16 2.850 02/24/26	75,628.50	77,905.50	71,701.50	6,204.00	754.06
75,000	PHILIP MORRIS INTL INC 08/21/12 2.500 08/22/22	75,683.25	75,963.75	72,272.25	3,691.50	671.87
75,000	QUALCOMM INC 05/20/15 3.450 05/20/25	77,583.75	79,326.75	72,159.75	7,167.00	294.69

ASSETS HELD AT YEAR-END		01-01-002-9668500			AS OF 12/31/19	
SHARES/ PAR VALUE	SECURITY	HISTORICAL COST BASIS	MARKET VALUE	ERISA COST BASIS	UNREALIZED GAIN/LOSS	ACCRUED INCOME
50,000	SCHWAB CHARLES CORP 10/31/18 4.000 02/01/29	\$53,945.00	\$55,818.00	\$53,945.00	\$1,873.00	\$833.33
75,000	SIMON PROPERTY GROUP LP 06/01/17 2.625 06/15/22	75,967.50	76,185.00	72,952.50	3,232.50	87.50
75,000	TARGET CORP 07/16/10 3.875 07/15/20	79,386.75	75,804.00	76,125.75	321.75-	1,340.10
75,000	U S BANCORP MEDIUM TERM NTS 05/24/11 4.125 05/24/21	80,568.75	77,208.00	76,729.50	478.50	317.97
35,000	UNITED TECHNOLOGIES CORP 02/26/10 4.500 04/15/20	35,661.50	35,263.20	35,661.50	398.30-	332.50
75,000	VERIZON COMMUNICATIONS INC 08/01/16 2.625 08/15/26	69,900.75	76,170.00	67,997.25	8,172.75	743.75
75,000	VISA INC SR GLBL 12/14/15 2.800 12/14/22	76,898.03	77,180.25	74,058.75	3,121.50	99.17
75,000	WELLS FARGO & CO 07/22/15 2.600 07/22/20	75,351.75	75,286.50	75,351.75	65.25-	861.25
TOTAL CORPORATE BONDS		\$2,329,628.73	\$2,343,329.90	\$2,256,675.92	\$86,653.98	\$19,508.50
FOREIGN BONDS						
75,000	BNP PARIBAS / BNP PARIBAS US 01/18/11 5.000 01/15/21	82,054.50	77,379.00	77,607.75	228.75-	1,729.17
75,000	BANK OF NOVA SCOTIA SR NT 03/07/17 2.700 03/07/22	73,225.50	76,323.75	73,363.50	2,960.25	641.25
75,000	VODAFONE GROUP PLC NEW SR GLBL 05/30/18 4.375 05/30/28	74,370.00	83,157.00	74,370.00	8,787.00	282.55
50,000	WESTPAC BKG CORP 11/23/15 2.600 11/23/20	49,279.55	50,271.50	49,362.00	909.50	137.22
TOTAL FOREIGN BONDS		\$278,929.55	\$287,131.25	\$274,703.25	\$12,428.00	\$2,790.19
BOND FUNDS						
MUTUAL BOND FUNDS						
71,401.650	BLACKROCK FDS II STRG OPP INSTL	709,637.80	711,874.45	688,779.11	23,095.34	

ASSETS HELD AT YEAR-END**01-01-002-9668500****AS OF 12/31/19**

SHARES/ PAR VALUE	SECURITY	HISTORICAL COST BASIS	MARKET VALUE	ERISA COST BASIS	UNREALIZED GAIN/LOSS	ACCRUED INCOME
68,276.078	DODGE & COX INCOME FD	\$947,874.00	\$957,913.37	\$919,806.01	\$38,107.36	
85,033.384	DOUBLELINE TOTAL RETURN BOND I	908,405.00	903,904.87	893,819.20	10,085.67	
59,236.220	HOTCHKIS & WILEY HIGH YIELD I	712,939.21	682,993.62	665,257.39	17,736.23	
41,286.107	TCW EMERGING MARKETS INCOME CL I	352,583.35	348,867.60	316,664.44	32,203.16	
	TOTAL MUTUAL BOND FUNDS	<u>\$3,631,439.36</u>	<u>\$3,605,553.91</u>	<u>\$3,484,326.15</u>	<u>\$121,227.76</u>	<u>0.00</u>

OTHER ASSETS

OTHER SECURITIES						
50,000	GOLDMAN SACHS 12/11/19 1.850 12/12/22 CD	49,900.00	50,041.50	49,900.00	141.50	\$53.22
100,000	MORGAN STANLEY BK N A 11/07/19 1.950 11/07/24 CD	99,350.00	100,075.00	99,350.00	725.00	292.50
	TOTAL OTHER SECURITIES	<u>\$149,250.00</u>	<u>\$150,116.50</u>	<u>\$149,250.00</u>	<u>\$866.50</u>	<u>\$345.72</u>

EQUITY FUNDS

MUTUAL EQUITY FUNDS						
12,789.026	INVESCO OPPENHEIMER DEVELOPING MARKETS FUND - CLASS R6	522,735.00	583,051.70	522,735.00	60,316.70	
42,092.018	SEAFARER OVERSEAS GR AND INCOME INSTITUTIONAL SHARES	548,459.00	519,415.50	433,126.87	86,288.63	
108,548.961	GOLDMAN SACHS ABS RETURN TRACKER	1,050,000.00	1,057,266.88	1,050,000.00	7,266.88	
6,226.629	HARBOR CAPITAL APPRECIATION FUND INSTITUTIONAL CLASS	461,353.55	471,667.15	461,353.55	10,313.60	
87,573.567	HARDING LOEVNER INTL EQUITY INST	1,978,605.60	2,084,250.89	1,691,045.58	393,205.31	
19,035	ISHARES CORE S&P 500 ETF	5,112,156.79	6,152,873.40	5,112,156.79	1,040,716.61	
3,000	ISHARES CORE S&P MID-CAP ETF	568,200.21	617,460.00	498,180.00	119,280.00	
6,750	ISHARES CORE S&P SMALL-CAP ETF	495,094.74	565,987.50	467,910.00	98,077.50	

ASSETS HELD AT YEAR-END**01-01-002-9668500****AS OF 12/31/19**

SHARES/ PAR VALUE	SECURITY	HISTORICAL COST BASIS	MARKET VALUE	ERISA COST BASIS	UNREALIZED GAIN/LOSS	ACCRUED INCOME
9,800	ISHARES S&P GLOB INFRAS INDEX FD	\$429,192.08	\$469,518.00	\$385,924.00	\$83,594.00	
8,670	TO ISHARES EDGE MSCI MIN VOL USA ETF	506,234.10	568,752.00	506,234.10	62,517.90	
14,119	ISHARES EDGE MSCI USA QUALITY FACTOR ETF	1,253,643.89	1,426,019.00	1,253,643.89	172,375.11	
3,129	ISHARES TR EDGE MSCI USA SIZE FACTOR ETF	281,930.51	304,795.89	281,930.51	22,865.38	
3,325	TO ISHARES EDGE MSCI USA VALUE FACTOR ETF	279,090.05	298,352.25	279,090.05	19,262.20	
4,804	ISHARES EDGE MSCI USA MOMENTUM FACTOR ETF	551,769.03	603,190.24	551,769.03	51,421.21	
26,108	ISHARES CORE MSCI EAFE	1,745,580.88	1,703,285.92	1,435,940.00	267,345.92	
15,000	ISHARES CORE MSCI EMK ETF	886,836.80	806,400.00	711,935.25	94,464.75	
20,083.437	NUANCE MID CAP VALUE FUND	249,639.94	272,130.57	230,957.18	41,173.39	
17,613.900	PRINCIPAL MIDCAP BLEND FUND	495,342.07	544,445.65	471,733.18	72,712.47	
7,758.114	T ROWE PRICE QUANT MGT FDS SMALL-CAP GR EQ I	261,307.01	308,928.10	260,707.36	48,220.74	
1,586	VANGUARD DIVIDEND APPRECIATION ETF	174,905.05	197,710.76	174,905.05	22,805.71	
8,500	VANGUARD REAL ESTATE ETF	706,650.05	788,715.00	633,845.00	154,870.00	
6,922.552	WELLS FARGO FDS TR SPECIAL SMALL CAP VALUE I	230,168.66	250,042.58	209,348.99	40,693.59	
TOTAL MUTUAL EQUITY FUNDS		\$18,788,895.01	\$20,594,258.98	\$17,624,471.38	\$2,969,787.60	0.00

ASSETS HELD AT YEAR-END		01-01-002-9668500			AS OF 12/31/19	
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SHARES/ PAR VALUE	SECURITY	HISTORICAL COST BASIS	MARKET VALUE	ERISA COST BASIS	UNREALIZED GAIN/LOSS	ACCRUED INCOME
TOTAL INVESTMENTS		\$27,367,592.07	\$29,207,341.94	\$25,955,054.11	\$3,252,287.83	\$32,690.71
TOTAL CASH			\$13,655.90			
CURRENT PERIOD ACCRUED INCOME			\$32,690.71			
TOTAL ASSETS			\$29,253,688.55			

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4j—SCHEDULE OF REPORTABLE TRANSACTIONS
YEAR ENDED DECEMBER 31, 2019

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

SINGLE TRANSACTION EXCEEDS 5%**01-01-002-9668500****01/01/19 THROUGH 12/31/19**

						VALUATION	24,875,820.62 THRESHOLD	1,243,791.03
ASSET DESCRIPTION	TRAN TYPE	SETTLE DATE	SHARES/ UNITS	PURCHASE/SALE COST/PROCEEDS	BROKER COMMISSION	OTHER EXPENSE	COST OF ASSET	NET GAIN/LOSS
FEDERATED GOVERNMENT OBLIGATIONS PREMIER	SAL	02/28/19	1,282,571.000	1,282,571.00	.00	.00	1,282,571.00	.00
DANA LARGE CAP EQUITY INSTITUTIONAL	SAL	01/31/19	77,577.695	1,511,213.50	.00	.00	1,845,568.11	-334,354.61
ISHARES EDGE MSCI USA QUALITY FACTOR ETF	PUR	03/11/19	15,017.000	1,291,522.06	600.68	.00	1,292,122.74	.00
	1 PURCHASES FOR		1,291,522.06	2 SALES FOR	2,793,784.50			

5% REPORT BY ASSET-AGGREGATE			01-01-002-9668500			01/01/19 THROUGH 12/31/19		
			VALUATION			24,875,820.62	THRESHOLD	1,243,791.03
ASSET DESCRIPTION	TRAN TYPE	SETTLE DATE	SHARES/ UNITS	PURCHASE/SALE COST/PROCEEDS	BROKER COMMISSION	OTHER EXPENSE	COST OF ASSET	NET GAIN/LOSS
ISHARES CORE S&P 500 ETF	PUR	02/01/19	4,151.000	1,117,200.97	166.04	.00	1,117,367.01	.00
	PUR	02/25/19	536.000	149,736.75	21.44	.00	149,758.19	.00
	SAL	03/11/19	2,909.000	806,623.52	116.36	10.49	748,603.72	57,892.95
	PUR	03/27/19	2,988.000	839,266.73	119.52	.00	839,386.25	.00
	PUR	04/23/19	3,000.000	875,650.80	120.00	.00	875,770.80	.00
	SAL	05/28/19	223.000	63,401.35	8.92	1.31	59,093.31	4,297.81
	SAL	05/31/19	3,918.000	1,097,472.94	156.72	22.72	1,038,240.25	59,053.25
	PUR	06/27/19	231.000	67,997.16	9.24	.00	68,006.40	.00
	SAL	08/06/19	113.000	33,180.78	4.52	.69	29,984.85	3,190.72
	PUR	09/10/19	1,451.000	435,140.54	58.04	.00	435,198.58	.00
	PUR	10/16/19	153.000	45,775.95	6.12	.00	45,782.07	.00
	PUR	10/25/19	309.000	93,004.40	12.36	.00	93,016.76	.00
	SAL	11/08/19	353.000	109,008.91	14.12	2.26	94,803.85	14,188.68
	SAL	11/19/19	1,268.000	397,742.56	50.72	8.23	340,541.89	57,141.72
8 PURCHASES FOR			3,623,773.30	6 SALES FOR	2,507,430.06	ISSUE AGGREGATE TOTAL	6,131,203.36	
ISHARES EDGE MSCI USA QUALITY FACTOR ETF	PUR	03/11/19	15,017.000	1,291,522.06	600.68	.00	1,292,122.74	.00
	SAL	04/23/19	4,153.000	377,700.82	166.12	7.82	357,340.73	20,186.15
	SAL	05/28/19	4,886.000	430,490.31	195.44	8.91	420,410.98	9,874.98
	PUR	05/31/19	3,128.000	271,097.19	125.12	.00	271,222.31	.00
	PUR	09/16/19	3,021.000	282,714.55	120.84	.00	282,835.39	.00
	PUR	10/16/19	1,992.000	185,135.48	79.68	.00	185,215.16	.00
4 PURCHASES FOR			2,030,469.28	2 SALES FOR	808,191.13	ISSUE AGGREGATE TOTAL	2,838,660.41	
ISHARES EDGE MSCI USA MOMENTUM FACTOR ETF	PUR	03/11/19	3,958.000	430,994.14	158.32	.00	431,152.46	.00
	PUR	03/27/19	3,077.000	341,709.48	123.08	.00	341,832.56	.00
	SAL	04/23/19	2,198.000	244,813.46	87.92	5.07	241,509.75	3,210.72
	PUR	05/31/19	2,165.000	244,165.02	86.60	.00	244,251.62	.00
	SAL	09/13/19	2,308.000	278,746.85	92.32	5.77	255,695.18	22,953.58
	SAL	10/16/19	1,552.000	185,038.60	62.08	3.83	171,940.61	13,032.08
	PUR	11/20/19	1,662.000	203,611.45	66.48	.00	203,677.93	.00
4 PURCHASES FOR			1,220,480.09	3 SALES FOR	708,598.91	ISSUE AGGREGATE TOTAL	1,929,079.00	
PRIMECAP ODYSSEY FUNDS	PUR	01/31/19	28,976.175	900,000.00	.00	.00	900,000.00	.00
	PUR	02/22/19	1,556.178	50,000.00	.00	.00	50,000.00	.00
	SAL	03/08/19	34,308.041	1,085,506.41	.00	.00	1,094,577.80	-9,071.39
	SAL	03/26/19	37,165.509	1,171,456.84	.00	.00	1,185,743.62	-14,286.78
2 PURCHASES FOR			950,000.00	2 SALES FOR	2,256,963.25	ISSUE AGGREGATE TOTAL	3,206,963.25	
DANA LARGE CAP EQUITY INSTITUTIONAL	SAL	01/31/19	77,577.695	1,511,213.50	.00	.00	1,845,568.11	-334,354.61

5% REPORT BY ASSET-AGGREGATE

01-01-002-9668500

01/01/19 THROUGH 12/31/19

				VALUATION		24,875,820.62	THRESHOLD	1,243,791.03
ASSET DESCRIPTION	TRAN TYPE	SETTLE DATE	SHARES/ UNITS	PURCHASE/SALE COST/PROCEEDS	BROKER COMMISSION	OTHER EXPENSE	COST OF ASSET	NET GAIN/LOSS
0 PURCHASES FOR			.00	1 SALES FOR	1,511,213.50	ISSUE	AGGREGATE TOTAL	1,511,213.50
VANGUARD DIVIDEND APPRECIATION ETF	PUR	05/28/19	4,782.000	529,558.68	191.28	.00	529,749.96	.00
	PUR	05/31/19	2,440.000	266,599.04	97.60	.00	266,696.64	.00
	SAL	08/06/19	155.000	18,011.38	6.20	.37	17,093.50	911.31
	SAL	09/10/19	2,419.000	291,654.96	96.76	6.04	266,768.81	24,783.35
	SAL	10/16/19	1,489.000	177,459.02	59.56	3.67	164,207.83	13,187.96
	SAL	10/25/19	1,573.000	186,793.60	62.92	3.87	173,471.41	13,255.40
2 PURCHASES FOR		796,157.72	4 SALES FOR	673,918.96	ISSUE	AGGREGATE TOTAL	1,470,076.68	
FEDERATED GOVERNMENT OBLIGATIONS PREMIER	SAL	01/31/19	1,942.000	1,942.00	.00	.00	1,942.00	.00
	PUR	01/31/19	6,798.000	6,798.00	.00	.00	6,798.00	.00
	PUR	01/31/19	1,091,036.000	1,091,036.00	.00	.00	1,091,036.00	.00
	PUR	01/31/19	653.000	653.00	.00	.00	653.00	.00
	SAL	01/31/19	20,249.000	20,249.00	.00	.00	20,249.00	.00
	SAL	01/31/19	32,042.000	32,042.00	.00	.00	32,042.00	.00
	PUR	02/28/19	138,517.000	138,517.00	.00	.00	138,517.00	.00
	PUR	02/28/19	9,108.000	9,108.00	.00	.00	9,108.00	.00
	SAL	02/28/19	1,282,571.000	1,282,571.00	.00	.00	1,282,571.00	.00
	PUR	02/28/19	1,000.000	1,000.00	.00	.00	1,000.00	.00
	PUR	02/28/19	28,003.000	28,003.00	.00	.00	28,003.00	.00
	SAL	03/31/19	138,517.000	138,517.00	.00	.00	138,517.00	.00
	PUR	03/31/19	18,180.000	18,180.00	.00	.00	18,180.00	.00
	PUR	03/31/19	94,379.000	94,379.00	.00	.00	94,379.00	.00
	PUR	03/31/19	2,464.000	2,464.00	.00	.00	2,464.00	.00
	SAL	03/31/19	24,794.000	24,794.00	.00	.00	24,794.00	.00
	PUR	03/31/19	30,216.000	30,216.00	.00	.00	30,216.00	.00
	PUR	03/31/19	382.000	382.00	.00	.00	382.00	.00
	PUR	04/30/19	159,016.000	159,016.00	.00	.00	159,016.00	.00
	PUR	04/30/19	15,547.000	15,547.00	.00	.00	15,547.00	.00
	SAL	04/30/19	166,887.000	166,887.00	.00	.00	166,887.00	.00
	PUR	04/30/19	2,038.000	2,038.00	.00	.00	2,038.00	.00
	PUR	04/30/19	67,077.000	67,077.00	.00	.00	67,077.00	.00
	SAL	04/30/19	768.000	768.00	.00	.00	768.00	.00
	PUR	04/30/19	18,094.000	18,094.00	.00	.00	18,094.00	.00
	SAL	05/31/19	170.000	170.00	.00	.00	170.00	.00
	PUR	05/31/19	9,954.000	9,954.00	.00	.00	9,954.00	.00
	SAL	05/31/19	56,221.000	56,221.00	.00	.00	56,221.00	.00
	PUR	05/31/19	882.000	882.00	.00	.00	882.00	.00
	PUR	05/31/19	171,883.000	171,883.00	.00	.00	171,883.00	.00
	PUR	05/31/19	42,056.000	42,056.00	.00	.00	42,056.00	.00
	SAL	05/31/19	1,217.000	1,217.00	.00	.00	1,217.00	.00

5% REPORT BY ASSET-AGGREGATE

01-01-002-9668500

01/01/19 THROUGH 12/31/19

				VALUATION		24,875,820.62	THRESHOLD	1,243,791.03
ASSET DESCRIPTION	TRAN TYPE	SETTLE DATE	SHARES/ UNITS	PURCHASE/SALE COST/PROCEEDS	BROKER COMMISSION	OTHER EXPENSE	COST OF ASSET	NET GAIN/LOSS
FEDERATED GOVERNMENT OBLIGATIONS PREMIER	SAL	05/31/19	9,112.000	9,112.00	.00	.00	9,112.00	.00
	SAL	06/30/19	6,424.000	6,424.00	.00	.00	6,424.00	.00
	SAL	06/30/19	238,131.000	238,131.00	.00	.00	238,131.00	.00
	SAL	06/30/19	36,247.000	36,247.00	.00	.00	36,247.00	.00
	PUR	06/30/19	349.000	349.00	.00	.00	349.00	.00
	PUR	06/30/19	24,424.000	24,424.00	.00	.00	24,424.00	.00
	PUR	06/30/19	103,207.000	103,207.00	.00	.00	103,207.00	.00
	SAL	06/30/19	13,021.000	13,021.00	.00	.00	13,021.00	.00
	SAL	06/30/19	9,364.000	9,364.00	.00	.00	9,364.00	.00
	PUR	07/31/19	152,901.000	152,901.00	.00	.00	152,901.00	.00
	SAL	07/31/19	53,407.000	53,407.00	.00	.00	53,407.00	.00
	PUR	07/31/19	399.000	399.00	.00	.00	399.00	.00
	SAL	07/31/19	93,546.000	93,546.00	.00	.00	93,546.00	.00
	SAL	07/31/19	103,207.000	103,207.00	.00	.00	103,207.00	.00
	SAL	07/31/19	1,200.000	1,200.00	.00	.00	1,200.00	.00
	PUR	08/31/19	153,469.000	153,469.00	.00	.00	153,469.00	.00
	SAL	08/31/19	140,058.000	140,058.00	.00	.00	140,058.00	.00
	PUR	08/31/19	415.000	415.00	.00	.00	415.00	.00
	SAL	08/31/19	24,070.000	24,070.00	.00	.00	24,070.00	.00
	SAL	08/31/19	8,841.000	8,841.00	.00	.00	8,841.00	.00
	PUR	09/30/19	153,760.000	153,760.00	.00	.00	153,760.00	.00
	SAL	09/30/19	193,970.000	193,970.00	.00	.00	193,970.00	.00
	PUR	09/30/19	372.000	372.00	.00	.00	372.00	.00
	SAL	09/30/19	11,003.000	11,003.00	.00	.00	11,003.00	.00
	PUR	09/30/19	92,647.000	92,647.00	.00	.00	92,647.00	.00
	SAL	10/31/19	610,068.000	610,068.00	.00	.00	610,068.00	.00
	PUR	10/31/19	8,364.000	8,364.00	.00	.00	8,364.00	.00
	PUR	10/31/19	354.000	354.00	.00	.00	354.00	.00
	PUR	10/31/19	37,114.000	37,114.00	.00	.00	37,114.00	.00
	SAL	10/31/19	61,168.000	61,168.00	.00	.00	61,168.00	.00
	SAL	11/30/19	2,484.000	2,484.00	.00	.00	2,484.00	.00
	PUR	11/30/19	8,126.000	8,126.00	.00	.00	8,126.00	.00
	PUR	11/30/19	324.000	324.00	.00	.00	324.00	.00
	SAL	11/30/19	38,562.000	38,562.00	.00	.00	38,562.00	.00
	PUR	11/30/19	2,204.000	2,204.00	.00	.00	2,204.00	.00
	PUR	12/31/19	809.000	809.00	.00	.00	809.00	.00
	PUR	12/31/19	253,133.000	253,133.00	.00	.00	253,133.00	.00
	SAL	12/31/19	49,418.000	49,418.00	.00	.00	49,418.00	.00
	SAL	12/31/19	177,341.000	177,341.00	.00	.00	177,341.00	.00
	SAL	12/31/19	7,592.000	7,592.00	.00	.00	7,592.00	.00
	PUR	12/31/19	95,247.000	95,247.00	.00	.00	95,247.00	.00
40 PURCHASES FOR		2,994,901.00	33 SALES FOR	3,613,612.00	ISSUE	AGGREGATE TOTAL	6,608,513.00	

5% REPORT BY BROKER-SECURITIES

01-01-002-9668500

01/01/19 THROUGH 12/31/19

				VALUATION		24,875,820.62	THRESHOLD	1,243,791.03
ASSET DESCRIPTION	TRAN TYPE	SETTLE DATE	SHARES/ UNITS	PURCHASE/SALE COST/PROCEEDS	BROKER COMMISSION	OTHER EXPENSE	COST OF ASSET	NET GAIN/LOSS
MUTUAL FUND TRADING BROKER								
AQR EQUITY MARKET NEUTRAL I	PUR	01/11/19	388.398	4,113.13	.00	.00	4,113.13	.00
AQR EQUITY MARKET NEUTRAL I	SAL	05/06/19	7,751.931	77,829.39	.00	.00	94,275.52	-16,446.13
AQR EQUITY MARKET NEUTRAL I	SAL	05/10/19	624.485	6,213.63	.00	.00	7,594.71	-1,381.08
AQR EQUITY MARKET NEUTRAL I	SAL	05/13/19	715.057	7,093.37	.00	.00	8,696.20	-1,602.83
BLACKROCK FDS II STRG OPP INSTL	PUR	09/06/19	10,070.493	100,000.00	.00	.00	100,000.00	.00
CREDIT SUISSE OPPORTUNITY FDS	PUR	01/11/19	292.110	2,918.18	.00	.00	2,918.18	.00
CREDIT SUISSE OPPORTUNITY FDS	SAL	05/06/19	3,508.868	35,123.77	.00	.00	36,388.83	-1,265.06
CREDIT SUISSE OPPORTUNITY FDS	SAL	05/13/19	614.619	6,097.02	.00	.00	6,373.93	-276.91
DODGE & COX INCOME FD	PUR	06/26/19	7,199.424	100,000.00	.00	.00	100,000.00	.00
DODGE & COX INCOME FD	PUR	09/06/19	10,563.380	150,000.00	.00	.00	150,000.00	.00
DOUBLELINE TOTAL RETURN BOND I	PUR	09/06/19	8,333.333	90,000.00	.00	.00	90,000.00	.00
DOUBLELINE TOTAL RETURN BOND I	PUR	09/23/19	13,953.487	150,000.00	.00	.00	150,000.00	.00
DOUBLELINE FLEXIBLE INCOME FD I	PUR	01/11/19	4,242.400	40,514.92	.00	.00	40,514.92	.00
DOUBLELINE FLEXIBLE INCOME FD I	SAL	05/06/19	17,723.346	171,561.99	.00	.00	174,294.70	-2,732.71
DOUBLELINE FLEXIBLE INCOME FD I	SAL	05/10/19	236.179	2,288.57	.00	.00	2,322.63	-34.06
DOUBLELINE FLEXIBLE INCOME FD I	SAL	05/13/19	2,931.466	28,405.91	.00	.00	28,828.58	-422.67
EATON VANCE FLOATING RATE I	SAL	09/06/19	55,212.070	487,522.58	.00	.00	500,000.00	-12,477.42
GOLDMAN SACHS L/S CREDITSTRATEGY	SAL	01/11/19	9,813.872	84,693.72	.00	.00	92,560.36	-7,866.64
GOLDMAN SACHS ABS RETURN TRACKER	PUR	05/06/19	72,090.628	700,000.00	.00	.00	700,000.00	.00
GOLDMAN SACHS ABS RETURN TRACKER	PUR	05/10/19	36,458.333	350,000.00	.00	.00	350,000.00	.00
HARBOR CAPITAL APPRECIATION FUND INSTITUTIONAL CLASS	SAL	03/08/19	3,424.969	239,302.60	.00	.00	241,357.56	-2,054.96

5% REPORT BY BROKER-SECURITIES**01-01-002-9668500****01/01/19 THROUGH 12/31/19**

ASSET DESCRIPTION	TRAN TYPE	SETTLE DATE	SHARES/ UNITS	PURCHASE/SALE COST/PROCEEDS	BROKER COMMISSION	VALUATION	24,875,820.62 THRESHOLD	1,243,791.03
						OTHER EXPENSE	COST OF ASSET	NET GAIN/LOSS
MUTUAL FUND TRADING BROKER								
HARBOR CAPITAL APPRECIATION FUND INSTITUTIONAL CLASS	PUR	05/31/19	4,075.833	288,161.42	.00	.00	288,161.42	.00
HARBOR CAPITAL APPRECIATION FUND INSTITUTIONAL CLASS	SAL	08/05/19	4,088.719	301,992.76	.00	.00	288,630.61	13,362.15
HARBOR CAPITAL APPRECIATION FUND INSTITUTIONAL CLASS	PUR	11/19/19	2,627.564	207,288.56	.00	.00	207,288.56	.00
HARDING LOEVNER INTL EQUITY INST	SAL	05/02/19	13,495.276	300,000.00	.00	.00	304,907.40	-4,907.40
HOTCHKIS & WILEY HIGH YIELD I	PUR	09/06/19	13,066.203	150,000.00	.00	.00	150,000.00	.00
BRANDYWINE GLOBAL - ALTERNATIVE CREDIT FUND CLASS I	PUR	01/11/19	346.106	3,516.44	.00	.00	3,516.44	.00
BRANDYWINE GLOBAL - ALTERNATIVE CREDIT FUND CLASS I	SAL	05/06/19	12,111.303	124,988.65	.00	.00	126,339.63	-1,350.98
BRANDYWINE GLOBAL - ALTERNATIVE CREDIT FUND CLASS I	SAL	05/10/19	615.795	6,367.32	.00	.00	6,423.70	-56.38
BRANDYWINE GLOBAL - ALTERNATIVE CREDIT FUND CLASS I	SAL	05/13/19	1,547.370	15,999.81	.00	.00	16,141.47	-141.66
MFS VALUE FUND CLASS I	SAL	01/31/19	13,133.700	500,000.00	.00	.00	519,138.47	-19,138.47
MFS VALUE FUND CLASS I	SAL	02/22/19	5,051.780	200,000.00	.00	.00	199,682.75	317.25
MFS VALUE FUND CLASS I	SAL	03/08/19	9,530.237	373,775.90	.00	.00	376,703.64	-2,927.74
NUANCE MID CAP VALUE FUND	PUR	05/02/19	5,905.512	75,000.00	.00	.00	75,000.00	.00
BALTER INVENOMIC FD INST	PUR	05/10/19	2,647.475	30,181.22	.00	.00	30,181.22	.00
BALTER INVENOMIC FD INST	SAL	05/13/19	2,647.475	30,260.64	.00	.00	30,181.22	79.42
BALTER L/S SMALL CAP EQUITY FUND INSTITUTIONAL CLASS	PUR	01/11/19	2,464.397	25,383.29	.00	.00	25,383.29	.00
BALTER L/S SMALL CAP EQUITY FUND INSTITUTIONAL CLASS	SAL	05/06/19	11,292.299	124,892.83	.00	.00	129,357.71	-4,464.88

5% REPORT BY BROKER-SECURITIES

01-01-002-9668500

01/01/19 THROUGH 12/31/19

ASSET DESCRIPTION	TRAN TYPE	SETTLE DATE	SHARES/ UNITS	PURCHASE/SALE COST/PROCEEDS	VALUATION BROKER COMMISSION	24,875,820.62 OTHER EXPENSE	THRESHOLD COST OF ASSET	1,243,791.03 NET GAIN/LOSS
MUTUAL FUND TRADING BROKER BALTER L/S SMALL CAP EQUITY FUND INSTITUTIONAL CLASS	SAL	05/10/19	2,054.385	22,536.60	.00	.00	23,533.79	-997.19
PRIMECAP ODYSSEY FUNDS	PUR	01/31/19	28,976.175	900,000.00	.00	.00	900,000.00	.00
PRIMECAP ODYSSEY FUNDS	PUR	02/22/19	1,556.178	50,000.00	.00	.00	50,000.00	.00
PRIMECAP ODYSSEY FUNDS	SAL	03/08/19	34,308.041	1,085,506.41	.00	.00	1,094,577.80	-9,071.39
PRIMECAP ODYSSEY FUNDS	SAL	03/26/19	37,165.509	1,171,456.84	.00	.00	1,185,743.62	-14,286.78
PRINCIPAL MIDCAP BLEND FUND	PUR	05/02/19	2,642.706	75,000.00	.00	.00	75,000.00	.00
PRINCIPAL MIDCAP BLEND FUND	PUR	07/10/19	1,328.462	40,000.00	.00	.00	40,000.00	.00
PRINCIPAL MIDCAP BLEND FUND	PUR	08/01/19	4,986.702	150,000.00	.00	.00	150,000.00	.00
PRINCIPAL MIDCAP BLEND FUND	PUR	09/23/19	1,301.236	40,000.00	.00	.00	40,000.00	.00
BOSTON PARTNERS EMRG MKTS L S INST	SAL	01/11/19	47.299	460.69	.00	.00	492.38	-31.69
BOSTON PARTNERS EMRG MKTS L S INST	SAL	05/06/19	3,855.965	41,374.50	.00	.00	40,140.60	1,233.90
BOSTON PARTNERS EMRG MKTS L S INST	SAL	05/13/19	701.288	7,363.52	.00	.00	7,300.41	63.11
RBB FD ABBEY CP STR I	PUR	01/11/19	711.227	7,567.45	.00	.00	7,567.45	.00
RBB FD ABBEY CP STR I	SAL	05/06/19	8,560.884	97,422.86	.00	.00	97,610.36	-187.50
RBB FD ABBEY CP STR I	PUR	05/10/19	696.338	7,812.91	.00	.00	7,812.91	.00
RBB FD ABBEY CP STR I	SAL	05/13/19	2,251.628	25,330.82	.00	.00	25,546.17	-215.35
BOSTON PARTNERS LONG/SHORT RESEARCH INSTL	SAL	01/11/19	1,570.170	23,081.50	.00	.00	25,620.18	-2,538.68
BOSTON PARTNERS LONG/SHORT RESEARCH INSTL	SAL	05/06/19	5,287.879	80,322.88	.00	.00	86,281.35	-5,958.47

5% REPORT BY BROKER-SECURITIES**01-01-002-9668500****01/01/19 THROUGH 12/31/19**

						VALUATION	24,875,820.62	THRESHOLD	1,243,791.03
ASSET DESCRIPTION	TRAN TYPE	SETTLE DATE	SHARES/ UNITS	PURCHASE/SALE COST/PROCEEDS	BROKER COMMISSION	OTHER EXPENSE	COST OF ASSET	NET GAIN/LOSS	
MUTUAL FUND TRADING BROKER BOSTON PARTNERS LONG/SHORT RESEARCH INSTL	SAL	05/10/19	937.844	14,105.17	.00	.00	15,302.63	-1,197.46	
T ROWE PRICE US SMALL-CAP GR EQ	PUR	05/02/19	2,003.740	75,000.00	.00	.00	75,000.00	.00	
T ROWE PRICE US SMALL-CAP GR EQ	PUR	07/10/19	777.404	30,000.00	.00	.00	30,000.00	.00	
STONE RIDGE HIGH YIELD CL I	PUR	01/11/19	2,995.676	27,350.52	.00	.00	27,350.52	.00	
STONE RIDGE HIGH YIELD CL I	SAL	05/06/19	15,921.331	145,202.54	.00	.00	150,054.20	-4,851.66	
STONE RIDGE HIGH YIELD CL I	SAL	05/13/19	2,825.481	25,768.39	.00	.00	26,629.39	-861.00	
DANA LARGE CAP EQUITY INSTITUTIONAL	SAL	01/31/19	77,577.695	1,511,213.50	.00	.00	1,845,568.11	-334,354.61	
WELLS FARGO FDS TR SPECIAL SMALL CAP VALUE I	PUR	05/02/19	2,238.138	75,000.00	.00	.00	75,000.00	.00	
29 PURCHASES FOR		3,944,808.04	35 SALES FOR	7,375,556.68	BROKER AGGREGATE TOTAL		11,320,364.72	-439,043.93	
HILLTOP SECURITIES, INC ISHARES CORE S&P 500 ETF	SAL	11/08/19	353.000	109,008.91	14.12	2.26	94,803.85	14,188.68	
TO ISHARES EDGE MSCI MIN VOL USA ETF	PUR	03/11/19	9,067.000	517,064.71	362.68	.00	517,427.39	.00	
ISHARES EDGE MSCI USA QUALITY FACTOR ETF	PUR	03/11/19	15,017.000	1,291,522.06	600.68	.00	1,292,122.74	.00	
TO ISHARES EDGE MSCI USA VALUE FACTOR ETF	PUR	03/11/19	3,275.000	258,659.83	131.00	.00	258,790.83	.00	
ISHARES EDGE MSCI USA MOMENTUM FACTOR ETF	PUR	03/11/19	3,958.000	430,994.14	158.32	.00	431,152.46	.00	
VANGUARD DIVIDEND APPRECIATION ETF	SAL	09/10/19	2,419.000	291,654.96	96.76	6.04	266,768.81	24,783.35	
4 PURCHASES FOR		2,498,240.74	2 SALES FOR	400,663.87	BROKER AGGREGATE TOTAL		2,898,904.61	38,972.03	

5% REPORT BY BROKER-NONSECURITIES 01-01-002-9668500 01/01/19 THROUGH 12/31/19

ASSET DESCRIPTION	TRAN TYPE	SETTLE DATE	SHARES/ UNITS	PURCHASE/SALE COST/PROCEEDS	BROKER COMMISSION	VALUATION 24,875,820.62	THRESHOLD 1,243,791.03	OTHER EXPENSE	COST OF ASSET	NET GAIN/LOSS
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NO ACTIVITY THIS PERIOD

Attachment to the 2019 Form 5500

Schedule SB, Line 26 - Schedule of Active Participant Data

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

	Years of credited service										Total
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & up	
Attained Age	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Under 25	0	0	0	0	0	0	0	0	0	0	0
25 to 29	0	0	0	0	0	0	0	0	0	0	0
30 to 34	0	1	1	2	0	0	0	0	0	0	4
35 to 39	0	0	0	2	1	0	0	0	0	0	3
40 to 44	0	1	2	4	5	3	0	0	0	0	15
45 to 49	0	0	1	4	7	8	3	0	0	0	23
50 to 54	0	0	1	1	9	5	5	0	0	0	21
55 to 59	0	0	1	3	7	6	9	4	4	0	34
60 to 64	0	2	0	4	6	9	5	4	1	1	32
65 to 69	0	0	0	0	0	0	0	0	0	0	0
70 & up	0	0	0	0	0	0	0	0	0	0	0
Total	0	4	6	20	35	31	22	8	5	1	132

Attachment to the 2019 Form 5500
Schedule SB, Part V - Statement of Actuarial Assumptions and Methods

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

	<u>January 1, 2019</u>	<u>January 1, 2018</u>
1) Economic assumptions		
Interest rates ¹		
Segmented yield curve		
- Segment 1 (for years 1 - 5)	3.74%	3.92%
- Segment 2 (for years 6 - 20)	5.35%	5.52%
- Segment 3 (for year 21 and beyond)	6.11%	6.29%
Resulting effective interest rate	5.53%	5.69%
Pre-MAP-21 Interest rates ¹		
Segmented yield curve		
- Segment 1 (for years 1 - 5)	2.28%	1.75%
- Segment 2 (for years 6 - 20)	3.81%	3.76%
- Segment 3 (for year 21 and beyond)	4.46%	4.66%
Resulting effective interest rate	4.02%	4.03%
Annual salary increase rate	2.00%	2.00%
Expected return on assets	7.00%	7.00%
Expected expenses payable from trust	\$494,320	\$447,728

2) Demographic assumptions

Mortality ¹	2019 PPA Static	2018 PPA Static
(No provision was made for future mortality improvement)	Mortality Tables	Mortality Tables

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

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

¹ The funding interest rate and mortality assumptions are mandated by the Pension Protection Act of 2006, the Moving Ahead for Progress in the 21st Century Act (MAP-21) and the Highway and Transportation Funding Act (HATFA). They are used to calculate the Funding Target, the Target Normal Cost, and shortfall amortization factors and present values.

Attachment to the 2019 Form 5500

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

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

2) Demographic assumptions (continued)

Retirement

Rates varying by age. Sample rates are as follows:

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

Form of payment

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

Percentage married

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

Spouse ages

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

Valuation pay

Estimated pay for the current plan year. Earnings over \$280,000 are not considered.

3) Actuarial methods

Cost method

Unit credit

Asset valuation

Actuarial value of asset

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

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4j—SCHEDULE OF REPORTABLE TRANSACTIONS
YEAR ENDED DECEMBER 31, 2019

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

SINGLE TRANSACTION EXCEEDS 5%**01-01-002-9668500****01/01/19 THROUGH 12/31/19**

						VALUATION	24,875,820.62 THRESHOLD	1,243,791.03
ASSET DESCRIPTION	TRAN TYPE	SETTLE DATE	SHARES/ UNITS	PURCHASE/SALE COST/PROCEEDS	BROKER COMMISSION	OTHER EXPENSE	COST OF ASSET	NET GAIN/LOSS
FEDERATED GOVERNMENT OBLIGATIONS PREMIER	SAL	02/28/19	1,282,571.000	1,282,571.00	.00	.00	1,282,571.00	.00
DANA LARGE CAP EQUITY INSTITUTIONAL	SAL	01/31/19	77,577.695	1,511,213.50	.00	.00	1,845,568.11	-334,354.61
ISHARES EDGE MSCI USA QUALITY FACTOR ETF	PUR	03/11/19	15,017.000	1,291,522.06	600.68	.00	1,292,122.74	.00
	1 PURCHASES FOR		1,291,522.06	2 SALES FOR	2,793,784.50			

5% REPORT BY ASSET-AGGREGATE			01-01-002-9668500			01/01/19 THROUGH 12/31/19		
			VALUATION			24,875,820.62	THRESHOLD	1,243,791.03
ASSET DESCRIPTION	TRAN TYPE	SETTLE DATE	SHARES/ UNITS	PURCHASE/SALE COST/PROCEEDS	BROKER COMMISSION	OTHER EXPENSE	COST OF ASSET	NET GAIN/LOSS
ISHARES CORE S&P 500 ETF	PUR	02/01/19	4,151.000	1,117,200.97	166.04	.00	1,117,367.01	.00
	PUR	02/25/19	536.000	149,736.75	21.44	.00	149,758.19	.00
	SAL	03/11/19	2,909.000	806,623.52	116.36	10.49	748,603.72	57,892.95
	PUR	03/27/19	2,988.000	839,266.73	119.52	.00	839,386.25	.00
	PUR	04/23/19	3,000.000	875,650.80	120.00	.00	875,770.80	.00
	SAL	05/28/19	223.000	63,401.35	8.92	1.31	59,093.31	4,297.81
	SAL	05/31/19	3,918.000	1,097,472.94	156.72	22.72	1,038,240.25	59,053.25
	PUR	06/27/19	231.000	67,997.16	9.24	.00	68,006.40	.00
	SAL	08/06/19	113.000	33,180.78	4.52	.69	29,984.85	3,190.72
	PUR	09/10/19	1,451.000	435,140.54	58.04	.00	435,198.58	.00
	PUR	10/16/19	153.000	45,775.95	6.12	.00	45,782.07	.00
	PUR	10/25/19	309.000	93,004.40	12.36	.00	93,016.76	.00
	SAL	11/08/19	353.000	109,008.91	14.12	2.26	94,803.85	14,188.68
	SAL	11/19/19	1,268.000	397,742.56	50.72	8.23	340,541.89	57,141.72
8 PURCHASES FOR			3,623,773.30	6 SALES FOR	2,507,430.06	ISSUE AGGREGATE TOTAL	6,131,203.36	
ISHARES EDGE MSCI USA QUALITY FACTOR ETF	PUR	03/11/19	15,017.000	1,291,522.06	600.68	.00	1,292,122.74	.00
	SAL	04/23/19	4,153.000	377,700.82	166.12	7.82	357,340.73	20,186.15
	SAL	05/28/19	4,886.000	430,490.31	195.44	8.91	420,410.98	9,874.98
	PUR	05/31/19	3,128.000	271,097.19	125.12	.00	271,222.31	.00
	PUR	09/16/19	3,021.000	282,714.55	120.84	.00	282,835.39	.00
	PUR	10/16/19	1,992.000	185,135.48	79.68	.00	185,215.16	.00
4 PURCHASES FOR			2,030,469.28	2 SALES FOR	808,191.13	ISSUE AGGREGATE TOTAL	2,838,660.41	
ISHARES EDGE MSCI USA MOMENTUM FACTOR ETF	PUR	03/11/19	3,958.000	430,994.14	158.32	.00	431,152.46	.00
	PUR	03/27/19	3,077.000	341,709.48	123.08	.00	341,832.56	.00
	SAL	04/23/19	2,198.000	244,813.46	87.92	5.07	241,509.75	3,210.72
	PUR	05/31/19	2,165.000	244,165.02	86.60	.00	244,251.62	.00
	SAL	09/13/19	2,308.000	278,746.85	92.32	5.77	255,695.18	22,953.58
	SAL	10/16/19	1,552.000	185,038.60	62.08	3.83	171,940.61	13,032.08
	PUR	11/20/19	1,662.000	203,611.45	66.48	.00	203,677.93	.00
4 PURCHASES FOR			1,220,480.09	3 SALES FOR	708,598.91	ISSUE AGGREGATE TOTAL	1,929,079.00	
PRIMECAP ODYSSEY FUNDS	PUR	01/31/19	28,976.175	900,000.00	.00	.00	900,000.00	.00
	PUR	02/22/19	1,556.178	50,000.00	.00	.00	50,000.00	.00
	SAL	03/08/19	34,308.041	1,085,506.41	.00	.00	1,094,577.80	-9,071.39
	SAL	03/26/19	37,165.509	1,171,456.84	.00	.00	1,185,743.62	-14,286.78
2 PURCHASES FOR			950,000.00	2 SALES FOR	2,256,963.25	ISSUE AGGREGATE TOTAL	3,206,963.25	
DANA LARGE CAP EQUITY INSTITUTIONAL	SAL	01/31/19	77,577.695	1,511,213.50	.00	.00	1,845,568.11	-334,354.61

5% REPORT BY ASSET-AGGREGATE

01-01-002-9668500

01/01/19 THROUGH 12/31/19

				VALUATION		24,875,820.62	THRESHOLD	1,243,791.03
ASSET DESCRIPTION	TRAN TYPE	SETTLE DATE	SHARES/ UNITS	PURCHASE/SALE COST/PROCEEDS	BROKER COMMISSION	OTHER EXPENSE	COST OF ASSET	NET GAIN/LOSS
0 PURCHASES FOR			.00	1 SALES FOR	1,511,213.50	ISSUE	AGGREGATE TOTAL	1,511,213.50
VANGUARD DIVIDEND APPRECIATION ETF	PUR	05/28/19	4,782.000	529,558.68	191.28	.00	529,749.96	.00
	PUR	05/31/19	2,440.000	266,599.04	97.60	.00	266,696.64	.00
	SAL	08/06/19	155.000	18,011.38	6.20	.37	17,093.50	911.31
	SAL	09/10/19	2,419.000	291,654.96	96.76	6.04	266,768.81	24,783.35
	SAL	10/16/19	1,489.000	177,459.02	59.56	3.67	164,207.83	13,187.96
	SAL	10/25/19	1,573.000	186,793.60	62.92	3.87	173,471.41	13,255.40
2 PURCHASES FOR		796,157.72	4 SALES FOR	673,918.96	ISSUE	AGGREGATE TOTAL	1,470,076.68	
FEDERATED GOVERNMENT OBLIGATIONS PREMIER	SAL	01/31/19	1,942.000	1,942.00	.00	.00	1,942.00	.00
	PUR	01/31/19	6,798.000	6,798.00	.00	.00	6,798.00	.00
	PUR	01/31/19	1,091,036.000	1,091,036.00	.00	.00	1,091,036.00	.00
	PUR	01/31/19	653.000	653.00	.00	.00	653.00	.00
	SAL	01/31/19	20,249.000	20,249.00	.00	.00	20,249.00	.00
	SAL	01/31/19	32,042.000	32,042.00	.00	.00	32,042.00	.00
	PUR	02/28/19	138,517.000	138,517.00	.00	.00	138,517.00	.00
	PUR	02/28/19	9,108.000	9,108.00	.00	.00	9,108.00	.00
	SAL	02/28/19	1,282,571.000	1,282,571.00	.00	.00	1,282,571.00	.00
	PUR	02/28/19	1,000.000	1,000.00	.00	.00	1,000.00	.00
	PUR	02/28/19	28,003.000	28,003.00	.00	.00	28,003.00	.00
	SAL	03/31/19	138,517.000	138,517.00	.00	.00	138,517.00	.00
	PUR	03/31/19	18,180.000	18,180.00	.00	.00	18,180.00	.00
	PUR	03/31/19	94,379.000	94,379.00	.00	.00	94,379.00	.00
	PUR	03/31/19	2,464.000	2,464.00	.00	.00	2,464.00	.00
	SAL	03/31/19	24,794.000	24,794.00	.00	.00	24,794.00	.00
	PUR	03/31/19	30,216.000	30,216.00	.00	.00	30,216.00	.00
	PUR	03/31/19	382.000	382.00	.00	.00	382.00	.00
	PUR	04/30/19	159,016.000	159,016.00	.00	.00	159,016.00	.00
	PUR	04/30/19	15,547.000	15,547.00	.00	.00	15,547.00	.00
	SAL	04/30/19	166,887.000	166,887.00	.00	.00	166,887.00	.00
	PUR	04/30/19	2,038.000	2,038.00	.00	.00	2,038.00	.00
	PUR	04/30/19	67,077.000	67,077.00	.00	.00	67,077.00	.00
	SAL	04/30/19	768.000	768.00	.00	.00	768.00	.00
	PUR	04/30/19	18,094.000	18,094.00	.00	.00	18,094.00	.00
	SAL	05/31/19	170.000	170.00	.00	.00	170.00	.00
	PUR	05/31/19	9,954.000	9,954.00	.00	.00	9,954.00	.00
	SAL	05/31/19	56,221.000	56,221.00	.00	.00	56,221.00	.00
	PUR	05/31/19	882.000	882.00	.00	.00	882.00	.00
	PUR	05/31/19	171,883.000	171,883.00	.00	.00	171,883.00	.00
	PUR	05/31/19	42,056.000	42,056.00	.00	.00	42,056.00	.00
	SAL	05/31/19	1,217.000	1,217.00	.00	.00	1,217.00	.00

5% REPORT BY ASSET-AGGREGATE

01-01-002-9668500

01/01/19 THROUGH 12/31/19

				VALUATION		24,875,820.62	THRESHOLD	1,243,791.03
ASSET DESCRIPTION	TRAN TYPE	SETTLE DATE	SHARES/ UNITS	PURCHASE/SALE COST/PROCEEDS	BROKER COMMISSION	OTHER EXPENSE	COST OF ASSET	NET GAIN/LOSS
FEDERATED GOVERNMENT OBLIGATIONS PREMIER	SAL	05/31/19	9,112.000	9,112.00	.00	.00	9,112.00	.00
	SAL	06/30/19	6,424.000	6,424.00	.00	.00	6,424.00	.00
	SAL	06/30/19	238,131.000	238,131.00	.00	.00	238,131.00	.00
	SAL	06/30/19	36,247.000	36,247.00	.00	.00	36,247.00	.00
	PUR	06/30/19	349.000	349.00	.00	.00	349.00	.00
	PUR	06/30/19	24,424.000	24,424.00	.00	.00	24,424.00	.00
	PUR	06/30/19	103,207.000	103,207.00	.00	.00	103,207.00	.00
	SAL	06/30/19	13,021.000	13,021.00	.00	.00	13,021.00	.00
	SAL	06/30/19	9,364.000	9,364.00	.00	.00	9,364.00	.00
	PUR	07/31/19	152,901.000	152,901.00	.00	.00	152,901.00	.00
	SAL	07/31/19	53,407.000	53,407.00	.00	.00	53,407.00	.00
	PUR	07/31/19	399.000	399.00	.00	.00	399.00	.00
	SAL	07/31/19	93,546.000	93,546.00	.00	.00	93,546.00	.00
	SAL	07/31/19	103,207.000	103,207.00	.00	.00	103,207.00	.00
	SAL	07/31/19	1,200.000	1,200.00	.00	.00	1,200.00	.00
	PUR	08/31/19	153,469.000	153,469.00	.00	.00	153,469.00	.00
	SAL	08/31/19	140,058.000	140,058.00	.00	.00	140,058.00	.00
	PUR	08/31/19	415.000	415.00	.00	.00	415.00	.00
	SAL	08/31/19	24,070.000	24,070.00	.00	.00	24,070.00	.00
	SAL	08/31/19	8,841.000	8,841.00	.00	.00	8,841.00	.00
	PUR	09/30/19	153,760.000	153,760.00	.00	.00	153,760.00	.00
	SAL	09/30/19	193,970.000	193,970.00	.00	.00	193,970.00	.00
	PUR	09/30/19	372.000	372.00	.00	.00	372.00	.00
	SAL	09/30/19	11,003.000	11,003.00	.00	.00	11,003.00	.00
	PUR	09/30/19	92,647.000	92,647.00	.00	.00	92,647.00	.00
	SAL	10/31/19	610,068.000	610,068.00	.00	.00	610,068.00	.00
	PUR	10/31/19	8,364.000	8,364.00	.00	.00	8,364.00	.00
	PUR	10/31/19	354.000	354.00	.00	.00	354.00	.00
	PUR	10/31/19	37,114.000	37,114.00	.00	.00	37,114.00	.00
	SAL	10/31/19	61,168.000	61,168.00	.00	.00	61,168.00	.00
	SAL	11/30/19	2,484.000	2,484.00	.00	.00	2,484.00	.00
	PUR	11/30/19	8,126.000	8,126.00	.00	.00	8,126.00	.00
	PUR	11/30/19	324.000	324.00	.00	.00	324.00	.00
	SAL	11/30/19	38,562.000	38,562.00	.00	.00	38,562.00	.00
	PUR	11/30/19	2,204.000	2,204.00	.00	.00	2,204.00	.00
	PUR	12/31/19	809.000	809.00	.00	.00	809.00	.00
	PUR	12/31/19	253,133.000	253,133.00	.00	.00	253,133.00	.00
	SAL	12/31/19	49,418.000	49,418.00	.00	.00	49,418.00	.00
	SAL	12/31/19	177,341.000	177,341.00	.00	.00	177,341.00	.00
	SAL	12/31/19	7,592.000	7,592.00	.00	.00	7,592.00	.00
	PUR	12/31/19	95,247.000	95,247.00	.00	.00	95,247.00	.00
40 PURCHASES FOR		2,994,901.00	33 SALES FOR	3,613,612.00	ISSUE	AGGREGATE TOTAL	6,608,513.00	

5% REPORT BY BROKER-SECURITIES

01-01-002-9668500

01/01/19 THROUGH 12/31/19

						VALUATION	24,875,820.62	THRESHOLD	1,243,791.03
ASSET DESCRIPTION	TRAN TYPE	SETTLE DATE	SHARES/ UNITS	PURCHASE/SALE COST/PROCEEDS	BROKER COMMISSION	OTHER EXPENSE	COST OF ASSET	NET GAIN/LOSS	
MUTUAL FUND TRADING BROKER									
AQR EQUITY MARKET NEUTRAL I	PUR	01/11/19	388.398	4,113.13	.00	.00	4,113.13	.00	
AQR EQUITY MARKET NEUTRAL I	SAL	05/06/19	7,751.931	77,829.39	.00	.00	94,275.52	-16,446.13	
AQR EQUITY MARKET NEUTRAL I	SAL	05/10/19	624.485	6,213.63	.00	.00	7,594.71	-1,381.08	
AQR EQUITY MARKET NEUTRAL I	SAL	05/13/19	715.057	7,093.37	.00	.00	8,696.20	-1,602.83	
BLACKROCK FDS II STRG OPP INSTL	PUR	09/06/19	10,070.493	100,000.00	.00	.00	100,000.00	.00	
CREDIT SUISSE OPPORTUNITY FDS	PUR	01/11/19	292.110	2,918.18	.00	.00	2,918.18	.00	
CREDIT SUISSE OPPORTUNITY FDS	SAL	05/06/19	3,508.868	35,123.77	.00	.00	36,388.83	-1,265.06	
CREDIT SUISSE OPPORTUNITY FDS	SAL	05/13/19	614.619	6,097.02	.00	.00	6,373.93	-276.91	
DODGE & COX INCOME FD	PUR	06/26/19	7,199.424	100,000.00	.00	.00	100,000.00	.00	
DODGE & COX INCOME FD	PUR	09/06/19	10,563.380	150,000.00	.00	.00	150,000.00	.00	
DOUBLELINE TOTAL RETURN BOND I	PUR	09/06/19	8,333.333	90,000.00	.00	.00	90,000.00	.00	
DOUBLELINE TOTAL RETURN BOND I	PUR	09/23/19	13,953.487	150,000.00	.00	.00	150,000.00	.00	
DOUBLELINE FLEXIBLE INCOME FD I	PUR	01/11/19	4,242.400	40,514.92	.00	.00	40,514.92	.00	
DOUBLELINE FLEXIBLE INCOME FD I	SAL	05/06/19	17,723.346	171,561.99	.00	.00	174,294.70	-2,732.71	
DOUBLELINE FLEXIBLE INCOME FD I	SAL	05/10/19	236.179	2,288.57	.00	.00	2,322.63	-34.06	
DOUBLELINE FLEXIBLE INCOME FD I	SAL	05/13/19	2,931.466	28,405.91	.00	.00	28,828.58	-422.67	
EATON VANCE FLOATING RATE I	SAL	09/06/19	55,212.070	487,522.58	.00	.00	500,000.00	-12,477.42	
GOLDMAN SACHS L/S CREDITSTRATEGY	SAL	01/11/19	9,813.872	84,693.72	.00	.00	92,560.36	-7,866.64	
GOLDMAN SACHS ABS RETURN TRACKER	PUR	05/06/19	72,090.628	700,000.00	.00	.00	700,000.00	.00	
GOLDMAN SACHS ABS RETURN TRACKER	PUR	05/10/19	36,458.333	350,000.00	.00	.00	350,000.00	.00	
HARBOR CAPITAL APPRECIATION FUND INSTITUTIONAL CLASS	SAL	03/08/19	3,424.969	239,302.60	.00	.00	241,357.56	-2,054.96	

5% REPORT BY BROKER-SECURITIES**01-01-002-9668500****01/01/19 THROUGH 12/31/19**

ASSET DESCRIPTION	TRAN TYPE	SETTLE DATE	SHARES/ UNITS	PURCHASE/SALE COST/PROCEEDS	BROKER COMMISSION	VALUATION	24,875,820.62 THRESHOLD	1,243,791.03
						OTHER EXPENSE	COST OF ASSET	NET GAIN/LOSS
MUTUAL FUND TRADING BROKER								
HARBOR CAPITAL APPRECIATION FUND INSTITUTIONAL CLASS	PUR	05/31/19	4,075.833	288,161.42	.00	.00	288,161.42	.00
HARBOR CAPITAL APPRECIATION FUND INSTITUTIONAL CLASS	SAL	08/05/19	4,088.719	301,992.76	.00	.00	288,630.61	13,362.15
HARBOR CAPITAL APPRECIATION FUND INSTITUTIONAL CLASS	PUR	11/19/19	2,627.564	207,288.56	.00	.00	207,288.56	.00
HARDING LOEVNER INTL EQUITY INST	SAL	05/02/19	13,495.276	300,000.00	.00	.00	304,907.40	-4,907.40
HOTCHKIS & WILEY HIGH YIELD I	PUR	09/06/19	13,066.203	150,000.00	.00	.00	150,000.00	.00
BRANDYWINE GLOBAL - ALTERNATIVE CREDIT FUND CLASS I	PUR	01/11/19	346.106	3,516.44	.00	.00	3,516.44	.00
BRANDYWINE GLOBAL - ALTERNATIVE CREDIT FUND CLASS I	SAL	05/06/19	12,111.303	124,988.65	.00	.00	126,339.63	-1,350.98
BRANDYWINE GLOBAL - ALTERNATIVE CREDIT FUND CLASS I	SAL	05/10/19	615.795	6,367.32	.00	.00	6,423.70	-56.38
BRANDYWINE GLOBAL - ALTERNATIVE CREDIT FUND CLASS I	SAL	05/13/19	1,547.370	15,999.81	.00	.00	16,141.47	-141.66
MFS VALUE FUND CLASS I	SAL	01/31/19	13,133.700	500,000.00	.00	.00	519,138.47	-19,138.47
MFS VALUE FUND CLASS I	SAL	02/22/19	5,051.780	200,000.00	.00	.00	199,682.75	317.25
MFS VALUE FUND CLASS I	SAL	03/08/19	9,530.237	373,775.90	.00	.00	376,703.64	-2,927.74
NUANCE MID CAP VALUE FUND	PUR	05/02/19	5,905.512	75,000.00	.00	.00	75,000.00	.00
BALTER INVENOMIC FD INST	PUR	05/10/19	2,647.475	30,181.22	.00	.00	30,181.22	.00
BALTER INVENOMIC FD INST	SAL	05/13/19	2,647.475	30,260.64	.00	.00	30,181.22	79.42
BALTER L/S SMALL CAP EQUITY FUND INSTITUTIONAL CLASS	PUR	01/11/19	2,464.397	25,383.29	.00	.00	25,383.29	.00
BALTER L/S SMALL CAP EQUITY FUND INSTITUTIONAL CLASS	SAL	05/06/19	11,292.299	124,892.83	.00	.00	129,357.71	-4,464.88

5% REPORT BY BROKER-SECURITIES

01-01-002-9668500

01/01/19 THROUGH 12/31/19

ASSET DESCRIPTION	TRAN TYPE	SETTLE DATE	SHARES/ UNITS	PURCHASE/SALE COST/PROCEEDS	VALUATION BROKER COMMISSION	24,875,820.62 OTHER EXPENSE	THRESHOLD COST OF ASSET	1,243,791.03 NET GAIN/LOSS
MUTUAL FUND TRADING BROKER BALTER L/S SMALL CAP EQUITY FUND INSTITUTIONAL CLASS	SAL	05/10/19	2,054.385	22,536.60	.00	.00	23,533.79	-997.19
PRIMECAP ODYSSEY FUNDS	PUR	01/31/19	28,976.175	900,000.00	.00	.00	900,000.00	.00
PRIMECAP ODYSSEY FUNDS	PUR	02/22/19	1,556.178	50,000.00	.00	.00	50,000.00	.00
PRIMECAP ODYSSEY FUNDS	SAL	03/08/19	34,308.041	1,085,506.41	.00	.00	1,094,577.80	-9,071.39
PRIMECAP ODYSSEY FUNDS	SAL	03/26/19	37,165.509	1,171,456.84	.00	.00	1,185,743.62	-14,286.78
PRINCIPAL MIDCAP BLEND FUND	PUR	05/02/19	2,642.706	75,000.00	.00	.00	75,000.00	.00
PRINCIPAL MIDCAP BLEND FUND	PUR	07/10/19	1,328.462	40,000.00	.00	.00	40,000.00	.00
PRINCIPAL MIDCAP BLEND FUND	PUR	08/01/19	4,986.702	150,000.00	.00	.00	150,000.00	.00
PRINCIPAL MIDCAP BLEND FUND	PUR	09/23/19	1,301.236	40,000.00	.00	.00	40,000.00	.00
BOSTON PARTNERS EMRG MKTS L S INST	SAL	01/11/19	47.299	460.69	.00	.00	492.38	-31.69
BOSTON PARTNERS EMRG MKTS L S INST	SAL	05/06/19	3,855.965	41,374.50	.00	.00	40,140.60	1,233.90
BOSTON PARTNERS EMRG MKTS L S INST	SAL	05/13/19	701.288	7,363.52	.00	.00	7,300.41	63.11
RBB FD ABBEY CP STR I	PUR	01/11/19	711.227	7,567.45	.00	.00	7,567.45	.00
RBB FD ABBEY CP STR I	SAL	05/06/19	8,560.884	97,422.86	.00	.00	97,610.36	-187.50
RBB FD ABBEY CP STR I	PUR	05/10/19	696.338	7,812.91	.00	.00	7,812.91	.00
RBB FD ABBEY CP STR I	SAL	05/13/19	2,251.628	25,330.82	.00	.00	25,546.17	-215.35
BOSTON PARTNERS LONG/SHORT RESEARCH INSTL	SAL	01/11/19	1,570.170	23,081.50	.00	.00	25,620.18	-2,538.68
BOSTON PARTNERS LONG/SHORT RESEARCH INSTL	SAL	05/06/19	5,287.879	80,322.88	.00	.00	86,281.35	-5,958.47

5% REPORT BY BROKER-SECURITIES**01-01-002-9668500****01/01/19 THROUGH 12/31/19**

						VALUATION	24,875,820.62	THRESHOLD	1,243,791.03
ASSET DESCRIPTION	TRAN TYPE	SETTLE DATE	SHARES/ UNITS	PURCHASE/SALE COST/PROCEEDS	BROKER COMMISSION	OTHER EXPENSE	COST OF ASSET	NET GAIN/LOSS	
MUTUAL FUND TRADING BROKER BOSTON PARTNERS LONG/SHORT RESEARCH INSTL	SAL	05/10/19	937.844	14,105.17	.00	.00	15,302.63	-1,197.46	
T ROWE PRICE US SMALL-CAP GR EQ	PUR	05/02/19	2,003.740	75,000.00	.00	.00	75,000.00	.00	
T ROWE PRICE US SMALL-CAP GR EQ	PUR	07/10/19	777.404	30,000.00	.00	.00	30,000.00	.00	
STONE RIDGE HIGH YIELD CL I	PUR	01/11/19	2,995.676	27,350.52	.00	.00	27,350.52	.00	
STONE RIDGE HIGH YIELD CL I	SAL	05/06/19	15,921.331	145,202.54	.00	.00	150,054.20	-4,851.66	
STONE RIDGE HIGH YIELD CL I	SAL	05/13/19	2,825.481	25,768.39	.00	.00	26,629.39	-861.00	
DANA LARGE CAP EQUITY INSTITUTIONAL	SAL	01/31/19	77,577.695	1,511,213.50	.00	.00	1,845,568.11	-334,354.61	
WELLS FARGO FDS TR SPECIAL SMALL CAP VALUE I	PUR	05/02/19	2,238.138	75,000.00	.00	.00	75,000.00	.00	
29 PURCHASES FOR		3,944,808.04	35 SALES FOR	7,375,556.68	BROKER AGGREGATE TOTAL		11,320,364.72	-439,043.93	
HILLTOP SECURITIES, INC ISHARES CORE S&P 500 ETF	SAL	11/08/19	353.000	109,008.91	14.12	2.26	94,803.85	14,188.68	
TO ISHARES EDGE MSCI MIN VOL USA ETF	PUR	03/11/19	9,067.000	517,064.71	362.68	.00	517,427.39	.00	
ISHARES EDGE MSCI USA QUALITY FACTOR ETF	PUR	03/11/19	15,017.000	1,291,522.06	600.68	.00	1,292,122.74	.00	
TO ISHARES EDGE MSCI USA VALUE FACTOR ETF	PUR	03/11/19	3,275.000	258,659.83	131.00	.00	258,790.83	.00	
ISHARES EDGE MSCI USA MOMENTUM FACTOR ETF	PUR	03/11/19	3,958.000	430,994.14	158.32	.00	431,152.46	.00	
VANGUARD DIVIDEND APPRECIATION ETF	SAL	09/10/19	2,419.000	291,654.96	96.76	6.04	266,768.81	24,783.35	
4 PURCHASES FOR		2,498,240.74	2 SALES FOR	400,663.87	BROKER AGGREGATE TOTAL		2,898,904.61	38,972.03	

5% REPORT BY BROKER-NONSECURITIES 01-01-002-9668500 01/01/19 THROUGH 12/31/19

ASSET DESCRIPTION	TRAN TYPE	SETTLE DATE	SHARES/ UNITS	PURCHASE/SALE COST/PROCEEDS	BROKER COMMISSION	VALUATION 24,875,820.62	THRESHOLD 1,243,791.03	OTHER EXPENSE	COST OF ASSET	NET GAIN/LOSS
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NO ACTIVITY THIS PERIOD

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2019 This Form is Open to Public Inspection
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For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

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

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

Part I	Basic Information
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2019</u>	
2 Assets:	
a Market value.....	2a <u>24,875,821</u>
b Actuarial value	2b <u>26,275,785</u>
3 Funding target/participant count breakdown	
a For retired participants and beneficiaries receiving payment	(1) Number of participants <u>465</u> (2) Vested Funding Target <u>20,319,310</u> (3) Total Funding Target <u>20,319,310</u>
b For terminated vested participants	<u>115</u> <u>3,014,890</u> <u>3,014,890</u>
c For active participants	<u>132</u> <u>7,084,378</u> <u>7,382,567</u>
d Total	<u>712</u> <u>30,418,578</u> <u>30,716,767</u>
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐	
a Funding target disregarding prescribed at-risk assumptions	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b
5 Effective interest rate	5 <u>5.53%</u>
6 Target normal cost	6 <u>956,983</u>

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

SIGN HERE	<u>Mark Schulte</u> Signature of actuary <u>Mark W. Schulte, FSA, EA</u> Type or print name of actuary <u>Van Iwaarden Associates</u> Firm name <u>100 SOUTH FIFTH STREET, SUITE 1900</u> <u>Minneapolis MN 55402</u> Address of the firm	<u>10/12/2020</u> Date <u>2006919</u> Most recent enrollment number <u>612-596-5971</u> Telephone number (including area code)
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Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year).....	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8).....	0	0
10 Interest on line 9 using prior year's actual return of <u>-6.20%</u>	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year).....		132,647
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.69%</u>		7,548
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return.....		0
c Total available at beginning of current plan year to add to prefunding balance.....		140,195
d Portion of (c) to be added to prefunding balance.....		0
12 Other reductions in balances due to elections or deemed elections.....	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12).....	0	0

Part III Funding Percentages

14 Funding target attainment percentage	14	85.54%
15 Adjusted funding target attainment percentage.....	15	85.54%
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	87.98%
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
01/10/2019	140,000	0			
02/06/2019	140,000	0			
03/07/2019	160,000	0			
04/04/2019	160,000	0			
05/08/2019	160,000	0			
06/07/2019	160,000	0			
07/03/2019	320,000	0			
08/05/2019	320,000	0			
09/04/2019	320,000	0			
Totals ▶			18(b)	1,880,000	18(c) 0

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

a Contributions allocated toward unpaid minimum required contributions from prior years.....	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.....	19c	1,838,785

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

Liquidity shortfall as of end of quarter of this plan year				
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th	
0	0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost**21** Discount rate:**a** Segment rates:1st segment:
3.74 %2nd segment:
5.35 %3rd segment:
6.11 %☐ N/A, full yield curve used**b** Applicable month (enter code) **21b** 4**22** Weighted average retirement age **22** 64**23** Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute**Part VI Miscellaneous Items****24** Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No**25** Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No**26** Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No**27** If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment **27****Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years****28** Unpaid minimum required contributions for all prior years **28** 0**29** Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a) **29** 0**30** Remaining amount of unpaid minimum required contributions (line 28 minus line 29) **30** 0**Part VIII Minimum Required Contribution For Current Year****31** Target normal cost and excess assets (see instructions):**a** Target normal cost (line 6) **31a** 956,983**b** Excess assets, if applicable, but not greater than line 31a **31b** 0

32 Amortization installments:		Outstanding Balance	Installment
a Net shortfall amortization installment.....		4,440,982	865,072
b Waiver amortization installment.....		0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount **33****34** Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)..... **34** 1,822,055

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

36 Additional cash requirement (line 34 minus line 35)..... **36** 1,822,055**37** Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)..... **37** 1,838,785

38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	38a	16,730
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0

39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)..... **39** 0**40** Unpaid minimum required contributions for all years **40** 0**Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)****41** If an election was made to use PRA 2010 funding relief for this plan:**a** Schedule elected ☐ 2 plus 7 years ☐ 15 years**b** Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

Attachment to the 2019 Form 5500

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

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

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

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

Attachment to the 2019 Form 5500
Schedule SB, line 24 - Changes in Actuarial Assumptions

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

- The underlying inflation assumption was updated from 2.75% to 2.50% based on updated historical analysis of inflation rates and forward-looking market expectations.
- The expected expense assumption was updated from using actual prior year PBGC premiums to actual current year PBGC premiums. This change was made to reflect increasing PBGC premium rates.

Attachment to the 2019 Form 5500

Schedule SB, Line 26 - Schedule of Active Participant Data

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

	Years of credited service										Total
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & up	
Attained Age	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Under 25	0	0	0	0	0	0	0	0	0	0	0
25 to 29	0	0	0	0	0	0	0	0	0	0	0
30 to 34	0	1	1	2	0	0	0	0	0	0	4
35 to 39	0	0	0	2	1	0	0	0	0	0	3
40 to 44	0	1	2	4	5	3	0	0	0	0	15
45 to 49	0	0	1	4	7	8	3	0	0	0	23
50 to 54	0	0	1	1	9	5	5	0	0	0	21
55 to 59	0	0	1	3	7	6	9	4	4	0	34
60 to 64	0	2	0	4	6	9	5	4	1	1	32
65 to 69	0	0	0	0	0	0	0	0	0	0	0
70 & up	0	0	0	0	0	0	0	0	0	0	0
Total	0	4	6	20	35	31	22	8	5	1	132

Attachment to the 2019 Form 5500
Schedule SB, line 32 - Schedule of Amortization Bases

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

Type of Base	Date Established	Present Value of Remaining Installments	Remaining Amortization Period	Amortization Payment
Shortfall	1/1/2019	1,411,271	7	229,315
Shortfall	1/1/2018	506,764	6	93,450
Shortfall	1/1/2017	2,522,947	5	542,307
Shortfall	1/1/2016	0	4	0
Shortfall	1/1/2015	0	3	0
Shortfall	1/1/2014	0	2	0
Shortfall	1/1/2013	0	1	0
		4,440,982		865,072

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

2) Demographic assumptions

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

¹ The funding interest rate and mortality assumptions are mandated by the Pension Protection Act of 2006, the Moving Ahead for Progress in the 21st Century Act (MAP-21) and the Highway and Transportation Funding Act (HATFA). They are used to calculate the Funding Target, the Target Normal Cost, and shortfall amortization factors and present values.

Attachment to the 2019 Form 5500

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

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

2) Demographic assumptions (continued)

Retirement

Rates varying by age. Sample rates are as follows:

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

Form of payment

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

Percentage married

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

Spouse ages

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

Valuation pay

Estimated pay for the current plan year. Earnings over \$280,000 are not considered.

3) Actuarial methods

Cost method

Unit credit

Asset valuation

Actuarial value of asset

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

Attachment to the 2019 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

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

1) Plan provisions as of January 1, 2019

- a. Effective date of plan: July 1, 1970; as amended and restated effective January 1, 2008; last amended effective January 1, 2016.
- b. Employees eligible for participation:
 - (1) Employees Covered: Full-time employees of the Employer and part-time employees that complete or are credited with 1,000 or more hours of service.
 - (2) Entry dates: January 1 coincident with or next following their date of hire. Participation is frozen as of January 1, 2007 to employees hired prior to July 1, 2006.
- c. Credited Service:

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

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

- (3) An individual who fails to complete at least 1,000 hours of service in a plan year containing his date of termination shall be granted a partial year of Credited Service equal to the hours earned during such period divided by 1,560, rounded to completed tenths.
 - (4) Participants who had terminated employment as of January 1, 2007, and are subsequently rehired, shall not accrue additional credited service.
- d. Retirement dates:
 - (1) Normal Retirement: The first day of the month on or after the employee's 65th birthday.
 - (2) Early Retirement: Age 62 and 5 years of service.
 - (3) Late Retirement: The date of termination of employment following the employee's Normal Retirement Date.

Attachment to the 2019 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

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

1) Plan provisions as of January 1, 2019 (continued)

e. Monthly benefit amounts:

(1) Accrued benefit:

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

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

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

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

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

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

g. Vesting:

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

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

h. Death:

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

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

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

Attachment to the 2019 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

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

2) Plan provisions effective after January 1, 2019

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

3) Changes in plan provisions since prior year

The 401(a)(17) qualified compensation limit and 415 maximum benefit limit were automatically updated to the 2019 limits of \$280,000 and \$225,000, respectively.

Attachment to the 2019 Form 5500

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

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

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

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

Attachment to the 2019 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

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

1) Plan provisions as of January 1, 2019

- a. Effective date of plan: July 1, 1970; as amended and restated effective January 1, 2008; last amended effective January 1, 2016.
- b. Employees eligible for participation:
 - (1) Employees Covered: Full-time employees of the Employer and part-time employees that complete or are credited with 1,000 or more hours of service.
 - (2) Entry dates: January 1 coincident with or next following their date of hire. Participation is frozen as of January 1, 2007 to employees hired prior to July 1, 2006.
- c. Credited Service:

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

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

- (3) An individual who fails to complete at least 1,000 hours of service in a plan year containing his date of termination shall be granted a partial year of Credited Service equal to the hours earned during such period divided by 1,560, rounded to completed tenths.
 - (4) Participants who had terminated employment as of January 1, 2007, and are subsequently rehired, shall not accrue additional credited service.
- d. Retirement dates:
 - (1) Normal Retirement: The first day of the month on or after the employee's 65th birthday.
 - (2) Early Retirement: Age 62 and 5 years of service.
 - (3) Late Retirement: The date of termination of employment following the employee's Normal Retirement Date.

Attachment to the 2019 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

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

1) Plan provisions as of January 1, 2019 (continued)

e. Monthly benefit amounts:

(1) Accrued benefit:

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

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

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

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

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

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

g. Vesting:

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

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

h. Death:

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

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

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

Attachment to the 2019 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

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

2) Plan provisions effective after January 1, 2019

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

3) Changes in plan provisions since prior year

The 401(a)(17) qualified compensation limit and 415 maximum benefit limit were automatically updated to the 2019 limits of \$280,000 and \$225,000, respectively.

OTTERBEIN HOMES RETIREMENT PLAN
E.I.N. 43-0681477 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2019

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Par or Maturity Value	Cost	Current Value
See Attached Schedule				

ASSETS HELD AT YEAR-END**01-01-002-9668500****AS OF 12/31/19**

SHARES/ PAR VALUE	SECURITY	HISTORICAL COST BASIS	MARKET VALUE	ERISA COST BASIS	UNREALIZED GAIN/LOSS	ACCRUED INCOME
<u>CASH</u>						
MONEY MARKET INVESTMENTS						
508,007	FEDERATED GOVERNMENT OBLIGATIONS PREMIER (INCOME INVESTMENT)	\$508,007.00	\$508,007.00	\$508,007.00		\$461.28
809	FEDERATED GOVERNMENT OBLIGATIONS PREMIER	809.00	809.00	809.00		76.53
TOTAL MONEY MARKET INVESTMENTS		<u>\$508,816.00</u>	<u>\$508,816.00</u>	<u>\$508,816.00</u>	<u>0.00</u>	<u>\$537.81</u>
<u>BONDS</u>						
U.S. GOVERNMENT BONDS						
30,000	US TREASURY N/B 02/18/97 6.625 02/15/27	37,680.47	39,642.30	38,729.40	\$912.90	750.71
25,000	US TREASURY N/B 8/15/1997 6.375 8/15/2027	33,995.12	33,084.00	32,123.00	961.00	601.99
25,000	US TREASURY N/B 11/17/97 6.125 11/15/27	32,945.31	32,858.50	31,762.75	1,095.75	197.72
30,000	US TREASURY N/B 08/17/98 5.500 08/15/28	35,981.25	38,631.90	37,061.70	1,570.20	623.23
35,000	UNITED STATES TREAS NTS 02/28/14 2.000 02/28/21	35,529.10	35,143.50	34,636.35	507.15	236.54
35,000	UNITED STATES TREAS NTS 11/15/14 2.250 11/15/24	35,522.27	35,917.35	34,396.95	1,520.40	101.68
35,000	UNITED STATES TREAS NTS 02/15/15 2.000 02/15/25	34,860.55	35,505.75	33,855.85	1,649.90	264.40
35,000	UNITED STATES TREAS NTS 02/28/15 1.750 02/28/22	35,061.52	35,131.25	34,237.00	894.25	206.97
35,000	UNITED STATES TREAS NTS 08/15/15 2.000 08/15/25	34,290.43	35,479.85	33,742.10	1,737.75	264.40
35,000	UNITED STATES TREAS NTS 08/31/15 1.375 08/31/20	34,913.87	34,941.20	34,339.55	601.65	162.62

ASSETS HELD AT YEAR-END		01-01-002-9668500			AS OF 12/31/19	
SHARES/ PAR VALUE	SECURITY	HISTORICAL COST BASIS	MARKET VALUE	ERISA COST BASIS	UNREALIZED GAIN/LOSS	ACCRUED INCOME
35,000	UNITED STATES TREASURY NOTE 11/15/15 2.250 11/15/25	\$35,366.41	\$35,953.05	\$34,227.55	\$1,725.50	\$101.68
35,000	UNITED STATES TREAS NTS 11/15/10 2.625 11/15/20	36,230.47	35,294.00	35,064.40	229.60	118.63
35,000	UNITED STATES TREAS NTS 02/15/16 1.625 02/15/26	33,627.34	34,692.35	32,763.15	1,929.20	214.83
35,000	US TREASURY N/B 02/29/16 1.500 02/28/23	34,375.20	34,878.20	33,625.90	1,252.30	177.40
35,000	US TREASURY N/B 11/15/11 2.000 11/15/21	35,482.62	35,276.15	34,547.45	728.70	90.38
40,000	UNITED STATES TREAS NTS 05/15/16 1.625 05/15/26	36,565.63	39,595.20	37,353.20	2,242.00	83.93
35,000	UNITED STATES TREAS NTS 06/30/16 1.375 06/30/23	34,026.56	34,695.15	33,323.85	1,371.30	1.32
35,000	US T-NOTES 08/01/16 1.125 07/31/21	34,324.61	34,738.90	33,817.35	921.55	164.78
25,000	US TREASURY NT 11/15/12 1.625 11/15/22	24,785.16	25,018.50	24,202.25	816.25	52.46
35,000	UNITED STATES TREAS NOTE 02/28/13 1.250 02/29/20	34,891.99	34,976.90	34,461.35	515.55	147.84
35,000	US TREASURY N/B 04/01/13 1.125 03/31/20	34,472.27	34,953.45	34,472.27	481.18	100.05
35,000	US TREASURY NOTE 11/15/16 2.000 11/15/26	34,160.55	35,406.00	33,409.95	1,996.05	90.38
35,000	U S TREASURY NOTES 07/31/13 2.000 07/31/20	34,986.33	35,072.45	34,711.60	360.85	292.93
35,000	US TREASURY NOTE 02/15/17 2.250 02/15/27	35,187.30	35,983.15	33,985.70	1,997.45	297.45
35,000	UNITED STATES TREAS NTS 11/15/13 2.750 11/15/23	36,725.39	36,428.70	35,382.90	1,045.80	124.28
35,000	UNITED STATES TREAS NOTE 05/31/14 2.000 05/31/21	35,508.59	35,192.85	34,611.85	581.00	61.20
35,000	UNITED STATES TREAS NTS 07/31/14 2.250 07/31/21	35,299.41	35,352.80	34,805.75	547.05	329.55

ASSETS HELD AT YEAR-END**01-01-002-9668500****AS OF 12/31/19**

SHARES/ PAR VALUE	SECURITY	HISTORICAL COST BASIS	MARKET VALUE	ERISA COST BASIS	UNREALIZED GAIN/LOSS	ACCRUED INCOME
35,000	US TREASURY NOTE 04/30/15 1.750 04/30/22	\$35,019.14	\$35,131.25	\$34,189.40	\$941.85	\$104.33
35,000	US TREASURY NOTE 02/28/17 2.125 02/29/24	35,362.30	35,649.60	34,328.70	1,320.90	251.32
35,000	US TREASURY NT 05/15/15 2.125 05/15/25	35,146.29	35,722.05	34,059.55	1,662.50	96.03
35,000	UNITED STATES TREAS NTS 06/01/15 1.500 05/31/20	35,080.66	34,980.75	34,485.85	494.90	45.90
35,000	US TREASURY NOTE 05/31/17 1.750 05/31/22	35,025.98	35,136.85	34,168.75	968.10	53.55
35,000	UNITED STATES TREAS NTS 06/30/17 2.000 06/30/24	35,017.77	35,485.45	34,034.70	1,450.75	1.94
40,000	UNITED STATES TREAS NTS 04/30/17 2.000 04/30/24	38,500.00	40,548.40	38,943.60	1,604.80	136.26
35,000	US TREASURY NT 05/15/17 2.375 05/15/27	35,199.61	36,305.85	34,267.10	2,038.75	107.33
35,000	UNITED STATES TREAS NTS 08/15/16 1.500 08/15/26	33,109.18	34,323.10	32,287.50	2,035.60	198.30
35,000	UNITED STATES TREAS NTS 08/31/16 1.375 08/31/23	32,429.69	34,677.30	33,270.65	1,406.65	162.62
35,000	UNITED STATES TREAS NTS 08/31/16 1.125 08/31/21	34,298.63	34,730.85	33,783.05	947.80	133.05
35,000	US TREASURY NOTE 08/15/17 2.250 08/15/27	35,191.41	35,999.60	33,871.95	2,127.65	297.45
35,000	US TREASURY NOTE 11/15/17 2.250 11/15/27	34,762.11	35,995.40	33,809.30	2,186.10	101.68
35,000	US TREASURY N/B 02/15/18 2.750 02/15/28	34,637.70	37,314.55	35,180.60	2,133.95	363.55
35,000	US TREASURY N/B 04/02/18 2.625 03/31/25	34,134.57	36,606.50	35,103.95	1,502.55	233.45
35,000	UNITED STATES TREAS NTS 05/15/18 2.875 05/15/28	34,675.98	37,697.45	35,537.25	2,160.20	129.93
35,000	UNITED STATES TREAS NTS 08/15/18 2.875 08/15/28	34,811.33	37,748.20	35,541.45	2,206.75	380.08

ASSETS HELD AT YEAR-END**01-01-002-9668500****AS OF 12/31/19**

SHARES/ PAR VALUE	SECURITY	HISTORICAL COST BASIS	MARKET VALUE	ERISA COST BASIS	UNREALIZED GAIN/LOSS	ACCRUED INCOME
20,000	UNITED STATES TREAS NTS 02/15/19 2.625 02/15/29	\$19,951.57	\$21,211.00	\$19,951.57	\$1,259.43	\$198.30
TOTAL U.S. GOVERNMENT BONDS		<u>\$1,549,149.64</u>	<u>\$1,585,107.55</u>	<u>\$1,526,466.04</u>	<u>\$58,641.51</u>	<u>\$8,854.42</u>
AGENCY BONDS						
50,000	FANNIE MAE 04/26/16 2.125 04/24/26	48,805.55	50,756.50	48,805.55	1,950.95	197.74
35,000	FANNIE MAE 09/27/16 1.875 09/24/26	33,704.16	34,937.35	32,565.75	2,371.60	176.82
35,000	FANNIE MAE 05/25/99 6.250 05/15/29	48,974.07	47,334.00	48,974.07	1,640.07-	279.51
TOTAL AGENCY BONDS		<u>\$131,483.78</u>	<u>\$133,027.85</u>	<u>\$130,345.37</u>	<u>\$2,682.48</u>	<u>\$654.07</u>
CORPORATE BONDS						
75,000	AT&T INC GLBL NT 05/04/15 3.400 05/15/25	74,490.00	78,545.25	70,623.75	7,921.50	325.83
35,000	AETNA INC SR NT 11/07/12 2.750 11/15/22	34,746.60	35,570.50	34,746.60	823.90	122.99
50,000	AETNA INC NEW 06/09/16 2.800 06/15/23	50,417.00	50,812.50	50,417.00	395.50	62.22
75,000	ALTRIA GROUP INC 02/14/19 4.800 02/14/29	81,116.55	83,600.25	81,116.55	2,483.70	1,370.00
45,000	ANHEUSER-BUSCH INBEV FIN 01/25/16 3.300 02/01/23	44,603.55	46,622.25	43,755.75	2,866.50	618.75
75,000	APPLE INC SR GLBL NT 05/06/14 3.450 05/06/24	79,013.93	79,653.00	75,355.50	4,297.50	395.31
75,000	BANK NEW YORK INC MTN 08/17/15 2.600 08/17/20 OPT CALL 07/17/2020 @ 100.00	76,513.50	75,303.00	74,506.50	796.50	725.83
75,000	BIOGEN INC SR NT 09/15/15 2.900 09/15/20	76,845.00	75,551.25	74,441.25	1,110.00	640.42
35,000	CVS HEALTH CORP 05/25/16 2.125 06/01/21	33,875.45	35,060.55	33,875.45	1,185.10	61.98

ASSETS HELD AT YEAR-END		01-01-002-9668500			AS OF 12/31/19	
SHARES/ PAR VALUE	SECURITY	HISTORICAL COST BASIS	MARKET VALUE	ERISA COST BASIS	UNREALIZED GAIN/LOSS	ACCRUED INCOME
35,000	CVS HEALTH CORP SR NT 03/09/18 4.300 03/25/28	\$36,942.22	\$38,235.40	\$36,942.22	\$1,293.18	\$401.33
75,000	CISCO SYS INC 09/20/16 2.200 09/20/23	74,516.25	75,948.00	71,821.50	4,126.50	462.92
75,000	CITIGROUP INC 10/25/13 3.875 10/25/23	79,086.00	79,642.50	75,218.25	4,424.25	532.81
75,000	COSTCO WHSL CORP SR NT 05/18/17 2.300 05/18/22	75,652.50	75,959.25	73,342.50	2,616.75	206.04
100,000	DOWDUPONT INC 11/28/18 4.725 11/15/28	114,053.00	113,544.00	114,053.00	509.00-	603.75
75,000	EBAY INC 06/06/17 3.600 06/05/27	74,618.25	78,657.75	69,988.50	8,669.25	195.00
100,000	ENTERPRISE PRODS OPER LLC 10/05/09 5.250 01/31/20	101,591.00	100,226.00	101,591.00	1,365.00-	2,202.08
75,000	GENERAL ELEC CAP CORP 09/16/10 4.375 09/16/20	80,685.00	76,162.50	74,893.50	1,269.00	957.03
75,000	GOLDMAN SACHS GROUP INC 01/26/17 3.000 04/26/22	76,184.25	75,947.25	72,633.00	3,314.25	406.25
75,000	HONEYWELL INTL INC SR NT 02/17/11 4.250 03/01/21	80,828.10	77,285.25	77,113.50	171.75	1,062.50
50,000	JP MORGAN CHASE & CO 07/21/15 3.900 07/15/25 OPT CALL 04/15/2025 @ 100.00	53,877.85	54,004.00	53,877.85	126.15	899.17
75,000	MORGAN STANLEY 04/28/14 3.875 04/29/24	78,700.50	79,731.00	74,641.50	5,089.50	500.52
75,000	ORACLE CORP SR GLBL NT 07/07/16 1.900 09/15/21	74,696.70	75,157.50	72,765.75	2,391.75	419.58
75,000	PEPSICO INC 02/24/16 2.850 02/24/26	75,628.50	77,905.50	71,701.50	6,204.00	754.06
75,000	PHILIP MORRIS INTL INC 08/21/12 2.500 08/22/22	75,683.25	75,963.75	72,272.25	3,691.50	671.87
75,000	QUALCOMM INC 05/20/15 3.450 05/20/25	77,583.75	79,326.75	72,159.75	7,167.00	294.69

ASSETS HELD AT YEAR-END		01-01-002-9668500			AS OF 12/31/19	
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SHARES/ PAR VALUE	SECURITY	HISTORICAL COST BASIS	MARKET VALUE	ERISA COST BASIS	UNREALIZED GAIN/LOSS	ACCRUED INCOME
50,000	SCHWAB CHARLES CORP 10/31/18 4.000 02/01/29	\$53,945.00	\$55,818.00	\$53,945.00	\$1,873.00	\$833.33
75,000	SIMON PROPERTY GROUP LP 06/01/17 2.625 06/15/22	75,967.50	76,185.00	72,952.50	3,232.50	87.50
75,000	TARGET CORP 07/16/10 3.875 07/15/20	79,386.75	75,804.00	76,125.75	321.75-	1,340.10
75,000	U S BANCORP MEDIUM TERM NTS 05/24/11 4.125 05/24/21	80,568.75	77,208.00	76,729.50	478.50	317.97
35,000	UNITED TECHNOLOGIES CORP 02/26/10 4.500 04/15/20	35,661.50	35,263.20	35,661.50	398.30-	332.50
75,000	VERIZON COMMUNICATIONS INC 08/01/16 2.625 08/15/26	69,900.75	76,170.00	67,997.25	8,172.75	743.75
75,000	VISA INC SR GLBL 12/14/15 2.800 12/14/22	76,898.03	77,180.25	74,058.75	3,121.50	99.17
75,000	WELLS FARGO & CO 07/22/15 2.600 07/22/20	75,351.75	75,286.50	75,351.75	65.25-	861.25
TOTAL CORPORATE BONDS		\$2,329,628.73	\$2,343,329.90	\$2,256,675.92	\$86,653.98	\$19,508.50
FOREIGN BONDS						
75,000	BNP PARIBAS / BNP PARIBAS US 01/18/11 5.000 01/15/21	82,054.50	77,379.00	77,607.75	228.75-	1,729.17
75,000	BANK OF NOVA SCOTIA SR NT 03/07/17 2.700 03/07/22	73,225.50	76,323.75	73,363.50	2,960.25	641.25
75,000	VODAFONE GROUP PLC NEW SR GLBL 05/30/18 4.375 05/30/28	74,370.00	83,157.00	74,370.00	8,787.00	282.55
50,000	WESTPAC BKG CORP 11/23/15 2.600 11/23/20	49,279.55	50,271.50	49,362.00	909.50	137.22
TOTAL FOREIGN BONDS		\$278,929.55	\$287,131.25	\$274,703.25	\$12,428.00	\$2,790.19

BOND FUNDS

MUTUAL BOND FUNDS

71,401.650	BLACKROCK FDS II STRG OPP INSTL	709,637.80	711,874.45	688,779.11	23,095.34
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ASSETS HELD AT YEAR-END**01-01-002-9668500****AS OF 12/31/19**

SHARES/ PAR VALUE	SECURITY	HISTORICAL COST BASIS	MARKET VALUE	ERISA COST BASIS	UNREALIZED GAIN/LOSS	ACCRUED INCOME
68,276.078	DODGE & COX INCOME FD	\$947,874.00	\$957,913.37	\$919,806.01	\$38,107.36	
85,033.384	DOUBLELINE TOTAL RETURN BOND I	908,405.00	903,904.87	893,819.20	10,085.67	
59,236.220	HOTCHKIS & WILEY HIGH YIELD I	712,939.21	682,993.62	665,257.39	17,736.23	
41,286.107	TCW EMERGING MARKETS INCOME CL I	352,583.35	348,867.60	316,664.44	32,203.16	
	TOTAL MUTUAL BOND FUNDS	<u>\$3,631,439.36</u>	<u>\$3,605,553.91</u>	<u>\$3,484,326.15</u>	<u>\$121,227.76</u>	<u>0.00</u>

OTHER ASSETS

OTHER SECURITIES						
50,000	GOLDMAN SACHS 12/11/19 1.850 12/12/22 CD	49,900.00	50,041.50	49,900.00	141.50	\$53.22
100,000	MORGAN STANLEY BK N A 11/07/19 1.950 11/07/24 CD	99,350.00	100,075.00	99,350.00	725.00	292.50
	TOTAL OTHER SECURITIES	<u>\$149,250.00</u>	<u>\$150,116.50</u>	<u>\$149,250.00</u>	<u>\$866.50</u>	<u>\$345.72</u>

EQUITY FUNDS

MUTUAL EQUITY FUNDS						
12,789.026	INVESCO OPPENHEIMER DEVELOPING MARKETS FUND - CLASS R6	522,735.00	583,051.70	522,735.00	60,316.70	
42,092.018	SEAFARER OVERSEAS GR AND INCOME INSTITUTIONAL SHARES	548,459.00	519,415.50	433,126.87	86,288.63	
108,548.961	GOLDMAN SACHS ABS RETURN TRACKER	1,050,000.00	1,057,266.88	1,050,000.00	7,266.88	
6,226.629	HARBOR CAPITAL APPRECIATION FUND INSTITUTIONAL CLASS	461,353.55	471,667.15	461,353.55	10,313.60	
87,573.567	HARDING LOEVNER INTL EQUITY INST	1,978,605.60	2,084,250.89	1,691,045.58	393,205.31	
19,035	ISHARES CORE S&P 500 ETF	5,112,156.79	6,152,873.40	5,112,156.79	1,040,716.61	
3,000	ISHARES CORE S&P MID-CAP ETF	568,200.21	617,460.00	498,180.00	119,280.00	
6,750	ISHARES CORE S&P SMALL-CAP ETF	495,094.74	565,987.50	467,910.00	98,077.50	

ASSETS HELD AT YEAR-END**01-01-002-9668500****AS OF 12/31/19**

SHARES/ PAR VALUE	SECURITY	HISTORICAL COST BASIS	MARKET VALUE	ERISA COST BASIS	UNREALIZED GAIN/LOSS	ACCRUED INCOME
9,800	ISHARES S&P GLOB INFRAS INDEX FD	\$429,192.08	\$469,518.00	\$385,924.00	\$83,594.00	
8,670	TO ISHARES EDGE MSCI MIN VOL USA ETF	506,234.10	568,752.00	506,234.10	62,517.90	
14,119	ISHARES EDGE MSCI USA QUALITY FACTOR ETF	1,253,643.89	1,426,019.00	1,253,643.89	172,375.11	
3,129	ISHARES TR EDGE MSCI USA SIZE FACTOR ETF	281,930.51	304,795.89	281,930.51	22,865.38	
3,325	TO ISHARES EDGE MSCI USA VALUE FACTOR ETF	279,090.05	298,352.25	279,090.05	19,262.20	
4,804	ISHARES EDGE MSCI USA MOMENTUM FACTOR ETF	551,769.03	603,190.24	551,769.03	51,421.21	
26,108	ISHARES CORE MSCI EAFE	1,745,580.88	1,703,285.92	1,435,940.00	267,345.92	
15,000	ISHARES CORE MSCI EMK ETF	886,836.80	806,400.00	711,935.25	94,464.75	
20,083.437	NUANCE MID CAP VALUE FUND	249,639.94	272,130.57	230,957.18	41,173.39	
17,613.900	PRINCIPAL MIDCAP BLEND FUND	495,342.07	544,445.65	471,733.18	72,712.47	
7,758.114	T ROWE PRICE QUANT MGT FDS SMALL-CAP GR EQ I	261,307.01	308,928.10	260,707.36	48,220.74	
1,586	VANGUARD DIVIDEND APPRECIATION ETF	174,905.05	197,710.76	174,905.05	22,805.71	
8,500	VANGUARD REAL ESTATE ETF	706,650.05	788,715.00	633,845.00	154,870.00	
6,922.552	WELLS FARGO FDS TR SPECIAL SMALL CAP VALUE I	230,168.66	250,042.58	209,348.99	40,693.59	
TOTAL MUTUAL EQUITY FUNDS		\$18,788,895.01	\$20,594,258.98	\$17,624,471.38	\$2,969,787.60	0.00

ASSETS HELD AT YEAR-END		01-01-002-9668500			AS OF 12/31/19	
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SHARES/ PAR VALUE	SECURITY	HISTORICAL COST BASIS	MARKET VALUE	ERISA COST BASIS	UNREALIZED GAIN/LOSS	ACCRUED INCOME
TOTAL INVESTMENTS		\$27,367,592.07	\$29,207,341.94	\$25,955,054.11	\$3,252,287.83	\$32,690.71
TOTAL CASH			\$13,655.90			
CURRENT PERIOD ACCRUED INCOME			\$32,690.71			
TOTAL ASSETS			\$29,253,688.55			

Attachment to the 2019 Form 5500
Schedule SB, line 32 - Schedule of Amortization Bases

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

Type of Base	Date Established	Present Value of Remaining Installments	Remaining Amortization Period	Amortization Payment
Shortfall	1/1/2019	1,411,271	7	229,315
Shortfall	1/1/2018	506,764	6	93,450
Shortfall	1/1/2017	2,522,947	5	542,307
Shortfall	1/1/2016	0	4	0
Shortfall	1/1/2015	0	3	0
Shortfall	1/1/2014	0	2	0
Shortfall	1/1/2013	0	1	0
		4,440,982		865,072

Attachment to the 2019 Form 5500
Schedule SB, line 24 - Changes in Actuarial Assumptions

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

- The underlying inflation assumption was updated from 2.75% to 2.50% based on updated historical analysis of inflation rates and forward-looking market expectations.
- The expected expense assumption was updated from using actual prior year PBGC premiums to actual current year PBGC premiums. This change was made to reflect increasing PBGC premium rates.