

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>UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN</u>	1b Three-digit plan number (PN) ▶	<u>001</u>	
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>UNITED DISABILITY SERVICES, INC.</u> <u>701 S MAIN ST</u> <u>AKRON, OH 44311-1019</u>		1c Effective date of plan <u>10/01/1970</u>	
		2b Employer Identification Number (EIN) <u>34-1374195</u>	
		2c Plan Sponsor's telephone number <u>330-762-9755</u>	
		2d Business code (see instructions) <u>624100</u>	

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	05/24/2021	SHELLEY MORRIS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

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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	5 237
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) 79 6a(2) 65 6b 88 6c 72 6d 225 6e 9 6f 234 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>UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>UNITED DISABILITY SERVICES, INC.</u>	D Employer Identification Number (EIN) <u>34-1374195</u>
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500

Part I	Basic Information
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2019</u>	
2 Assets:	
a Market value	2a <u>9981376</u>
b Actuarial value	2b <u>9981376</u>
3 Funding target/participant count breakdown	(1) Number of participants (2) Vested Funding Target (3) Total Funding Target
a For retired participants and beneficiaries receiving payment.....	<u>86</u> <u>4649951</u> <u>4649951</u>
b For terminated vested participants.....	<u>72</u> <u>1690094</u> <u>1690094</u>
c For active participants	<u>79</u> <u>6178036</u> <u>6183494</u>
d Total.....	<u>237</u> <u>12518081</u> <u>12523539</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>5.57</u> %
6 Target normal cost.....	6 <u>286270</u>

Statement by Enrolled Actuary

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

SIGN HERE	
Signature of actuary <u>JAMES W. BUDAI, FSA, EA, MAAA</u>	<u>05/18/2021</u> Date
Type or print name of actuary <u>CBIZ RETIREMENT PLAN SERVICES</u>	<u>20-07634</u> Most recent enrollment number
Firm name <u>5450 FRANTZ ROAD</u> <u>SUITE 300</u> <u>DUBLIN, OH 43016</u>	<u>614-793-2577</u> Telephone number (including area code)
Address of the firm	

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

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

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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	763058
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)		0
9 Amount remaining (line 7 minus line 8)	0	763058
10 Interest on line 9 using prior year's actual return of <u>-6.35</u> %	0	-48454
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		267
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>5.73</u> %		15
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		
c Total available at beginning of current plan year to add to prefunding balance		282
d Portion of (c) to be added to prefunding balance		282
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	714886

Part III Funding Percentages

14 Funding target attainment percentage	14	73.99 %
15 Adjusted funding target attainment percentage	15	73.99 %
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	87.35 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/15/2019	158584	0			
10/01/2019	158584	0			
09/10/2020	331539	0			
Totals ▶			18(b)	648707	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	610829

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**

65

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** 286270**b** Excess assets, if applicable, but not greater than line 31a **31b** 0**32** Amortization installments:**a** Net shortfall amortization installment Outstanding Balance 3257049 Installment 301140**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** 587410**35** Balances elected for use to offset funding requirement Carryover balance 0 Prefunding balance 102385 Total balance 102385**36** Additional cash requirement (line 34 minus line 35) **36** 485025**37** Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) **37** 610829**38** Present value of excess contributions for current year (see instructions)**a** Total (excess, if any, of line 37 over line 36) **38a** 125804**b** Portion included in line 38a attributable to use of prefunding and funding standard carryover balances **38b** 102385**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 UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 UNITED DISABILITY SERVICES, INC.	D Employer Identification Number (EIN) 34-1374195	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

PNC BANK

1 CASCADE PLAZA
AKRON, OH 44308

25-1211909

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 13	TRUSTEE	42310	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 UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 UNITED DISABILITY SERVICES, INC.		D Employer Identification Number (EIN) 34-1374195

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	164513	331539
(2) Participant contributions.....	1b(2)	0	0
(3) Other.....	1b(3)	9500	9333
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	529902	396399
(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)		
(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)	9277327	11328398
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	460	-1149

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(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	9981702	12064520

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	9981702	12064520
---	-----------	---------	----------

Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	648707	
(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)		648707
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)	271770	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		271770
(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)		1751557
c Other income	2c		6545
d Total income. Add all income amounts in column (b) and enter total	2d		2678579

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	541855	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		541855
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)	53906	
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)	0	
(4) Other	2i(4)	0	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		53906
j Total expenses. Add all expense amounts in column (b) and enter total	2j		595761

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		2082818
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: **BOBER, MARKEY, FEDOROVICH AND CO.**

(2) EIN: **34-1523030**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
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.)		X	
4d		X	
e Was this plan covered by a fidelity bond?	X		1000000
4e	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		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?		X	
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?		X	
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.)		X	
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

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

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (See ERISA section 4021.)? ☒ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 4233628. (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 UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 UNITED DISABILITY SERVICES, INC.		D Employer Identification Number (EIN) 34-1374195
Part I	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	14a	
	b The plan year immediately preceding the current plan year	14b	
	c The second preceding plan year	14c	
15	Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
	a The corresponding number for the plan year immediately preceding the current plan year	15a	
	b The corresponding number for the second preceding plan year	15b	
16	Information with respect to any employers who withdrew from the plan during the preceding plan year:		
	a Enter the number of employers who withdrew during the preceding plan year	16a	
	b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17	If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐		

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

UNITED DISABILITY SERVICES
DEFINED BENEFIT PLAN

FINANCIAL STATEMENTS AND
SUPPLEMENTARY INFORMATION

December 31, 2019 and 2018

UNITED DISABILITY SERVICES
DEFINED BENEFIT PLAN
ANNUAL REPORT INDEX
December 31, 2019 and 2018

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

- Statements of Net Assets Available for Benefits as of December 31, 2019 and 2018;
- Statements of Changes in Net Assets Available for Benefits for the Years Ended December 31, 2019 and 2018;
- Statements of Accumulated Plan Benefits as of January 1, 2019 and 2018;
- Statements of Changes in Accumulated Plan Benefits for the Years Ended January 1, 2019 and 2018;
- Notes to Financial Statements.

The following supplemental schedules of United Disability Services Defined Benefit Plan included in the Annual Report of the Plan on Form 5500 filed with the Department of Labor as of and for the year ended December 31, 2019, are included herewith:

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

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

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN

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INDEPENDENT AUDITORS' REPORT

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

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the United Disability Services Defined Benefit Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2019 and 2018, the related statements of changes in net assets available for benefits for the years then ended, the statements of accumulated plan benefits as of 2018December 31, 2018 and 2017, and the related statements of changes in accumulated plan benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA"), the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by PNC Bank, N.A., the Custodian of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the Plan administrator that the Custodian holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained certifications from the Custodian as of and for the years ended December 31, 2019 and 2018, that the information provided to the Plan administrator by the Custodian is complete and accurate.

Disclaimer of Opinion

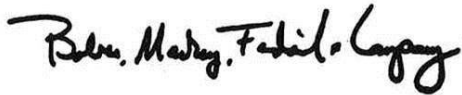
Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

The supplemental schedules, Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2019 and Schedule H, Line 4j – Schedule of Reportable Transactions for the year ended December 31, 2019, are required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedules referred to above.

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

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



BOBER, MARKEY, FEDOROVICH & COMPANY
Akron, Ohio

September 24, 2020

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2019 and 2018

	<u>2019</u>	<u>2018</u>
ASSETS		
Investments, at fair value	\$ 11,724,797	\$ 9,807,229
Accrued interest and dividends	9,333	9,500
Due (to) from broker	(1,149)	460
Contribution receivable	<u>331,539</u>	<u>164,513</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 12,064,520</u>	<u>\$ 9,981,702</u>

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

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the Years Ended December 31, 2019 and 2018

	<u>2019</u>	<u>2018</u>
ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Investment income:		
Dividends and interest	\$ 271,770	\$ 329,340
Employer contributions	\$ 648,707	658,052
Other income	<u>6,545</u>	<u>9,541</u>
TOTAL ADDITIONS	927,022	996,933
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits paid directly to participants	541,855	335,462
Administrative expenses	53,906	52,219
TOTAL DEDUCTIONS	595,761	387,681
NET APPRECIATION (DEPRECIATION) IN FAIR VALUE OF INVESTMENTS	<u>1,751,557</u>	<u>(981,842)</u>
NET INCREASE (DECREASE)	2,082,818	(372,590)
NET ASSETS AVAILABLE FOR BENEFITS:		
BEGINNING OF THE YEAR	<u>9,981,702</u>	<u>10,354,292</u>
END OF THE YEAR	<u><u>\$ 12,064,520</u></u>	<u><u>\$ 9,981,702</u></u>

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

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
STATEMENTS OF ACCUMULATED PLAN BENEFITS
December 31, 2018 and 2017

	<u>2018</u>	<u>2017</u>
ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS:		
VESTED BENEFITS		
Retired participants and beneficiaries	\$ 4,081,695	\$ 3,040,481
Other participants	<u>6,673,354</u>	<u>6,853,880</u>
TOTAL VESTED BENEFITS	10,755,049	9,894,361
NONVESTED BENEFITS	<u>5,340</u>	<u>5,124</u>
TOTAL ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS	<u><u>\$ 10,760,389</u></u>	<u><u>\$ 9,899,485</u></u>

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

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

	<u>2018</u>	<u>2017</u>
ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS AT BEGINNING OF YEAR	\$ 9,899,485	\$ 8,912,912
INCREASE DURING THE YEAR		
ATTRIBUTABLE TO:		
Actuarial assumption changes	(16,482)	(52,971)
Benefits accumulated and actuarial gains	687,249	764,293
Benefits paid	(335,462)	(336,863)
Interest	<u>525,599</u>	<u>612,114</u>
NET INCREASE	<u>860,904</u>	<u>986,573</u>
ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS AT END OF YEAR	<u><u>\$ 10,760,389</u></u>	<u><u>\$ 9,899,485</u></u>

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

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2019 and 2018

NOTE 1 - DESCRIPTION OF THE PLAN

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

General

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

Pension Benefits

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

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

Investment Valuation and Income Recognition

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

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

Fair Value of Financial Instruments

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

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

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

The actuarial present value of accumulated plan benefits is determined by the actuary, CBIZ Retirement Plan Services, as of January 1, 2019 and January 1, 2018, and is the amount which results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money between the valuation date and the expected date of payment, (such as for death, disability, withdrawal or retirement). The significant actuarial assumptions used in the valuation of accumulated plan benefits as of January 1, 2019 and January 1, 2018 included: (a) the average retirement age was 65, (b) life expectancy of participants and purchase rates for pension benefits using the Internal Revenue Service prescribed mortality tables based upon the generational projection scale MP-2018 in conjunction with the RP-2014 mortality tables for 2018 and in 2017 the mortality tables were based on the MP-2016 in conjunction with the RP-2014 mortality table (c) an effective interest rate of 5.57% and 5.73% based on the IRS-published 3-segment rates as of January 1, 2019 and January 1, 2018, respectively, funding valuations, (d) a discount rate of 7.00% in 2019 and 2018, and (e) annual salary increases of 2.00% in 2019 and 2018, respectively. The foregoing actuarial assumptions are based on the presumption that the Plan will continue. If the Plan were to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. Had the valuations been performed as of December 31, there would be no material differences.

Administrative Expenses

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

Use of Estimates

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

Risks and Uncertainties

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

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
NOTES TO FINANCIAL STATEMENTS
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Subsequent Events

The Plan has evaluated subsequent events through September 24, 2020, the date the financial statements were available to be issued.

In March 2020, the COVID-19 outbreak was declared a pandemic by the World Health Organization. The COVID-19 pandemic has also led to extreme volatility in financial markets and has affected and may continue to affect Plan assets. While the potential economic impact brought by, and the duration of, COVID-19 may be difficult to assess or predict, a widespread pandemic could result in significant disruption of global financial markets. The extent to which COVID-19 impacts the financial markets will depend on future developments that are highly uncertain and cannot be predicted.

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

The following is a summary of the unaudited information regarding the Plan, included in the Plan's financial statements, which was prepared by PNC Bank, N.A., the Custodian of the Plan, as of and for the years ended December 31, 2019 and 2018 and furnished to the Plan Sponsor. The Plan Sponsor has obtained certifications from the Custodian as of and for the years ended December 31, 2019 and 2018, that such information is complete and accurate.

	2019	2018
Investments, at fair value	\$ 11,724,797	\$ 9,807,229
Accrued interest and dividends	\$ 9,333	\$ 9,500
Due from broker for securities sold	\$ (1,149)	\$ 460
Dividends and interest	\$ 271,770	\$ 329,340
Net appreciation (depreciation) in fair value of investments	\$ 1,751,557	\$ (981,842)

NOTE 4 - FAIR VALUE MEASUREMENTS

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

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

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

		2019	
		Level 1	Total
Money market fund	\$	396,399	\$ 396,399
Mutual funds		7,337,821	7,337,821
Common stocks		3,990,577	3,990,577
	\$	<u>11,724,797</u>	<u>\$ 11,724,797</u>
		2018	
		Level 1	Total
Money market fund	\$	529,902	\$ 529,902
Mutual funds		5,983,314	5,983,314
Common Stocks		3,294,013	3,294,013
	\$	<u>9,807,229</u>	<u>\$ 9,807,229</u>

The classification of fair value measurements within the hierarchy is based upon the lowest level of input that is significant to the measurement. The Plan had no Level 2 or Level 3 assets at December 31, 2019 and 2018. Valuation methodologies used for assets measured at fair value are as follows:

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

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

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

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

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
NOTES TO FINANCIAL STATEMENTS
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NOTE 5 - FUNDING POLICY

The Plan Sponsor's funding policy is to contribute an amount as determined by the Plan actuary that will be sufficient to maintain the minimum funding standard in accordance with ERISA. The Plan Sponsor's contributions for 2019 and 2018 exceeded the minimum funding requirements of ERISA.

NOTE 6 - PLAN TERMINATION

Although it has not expressed any intention to do so, the Plan Sponsor has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth by ERISA. In the event the Plan terminates, the pension fund would be applied to purchase participants' accrued benefits as set forth by the Plan document. Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations, and may also depend on the financial condition of the Plan Sponsor and the level of benefits guaranteed by the PBGC.

NOTE 7 - TAX STATUS

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

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by taxing authorities. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2019 and 2018, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements.

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
NOTES TO FINANCIAL STATEMENTS
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NOTE 8 - PARTY-IN-INTEREST

Party-in-interest transactions include purchases and sales of investments through the Plan's Custodian and the payment of services and expenses. Fees paid by the Plan for the investment management services amounted to \$53,906 and \$52,219 for the years ended December 31, 2019 and 2018, respectively. There are also indirect fees deducted from investment earnings of the Plan.

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2019
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	<u>MONEY MARKET FUND</u>			
	FIDELITY GOVERNMENT MM INSTITUTIONAL	Money market fund	396,399	396,399
	<u>MUTUAL FUNDS</u>			
	BAIRD INTERMEDIATE BD FD INSTL FD #70	Mutual fund	703,198	711,716
	DODGE & COX INCOME FUND FD #147	Mutual fund	710,000	720,307
	T ROWE PRICE INSTITUTIONAL FLOATING RATE	Mutual fund	396,338	391,239
	TCW EMERGING MARKETS INCOME FUND	Mutual fund	426,000	426,184
	VANGUARD INFLATION PROTECTED	Mutual fund	556,000	556,000
	HARDING LOEVNER INTER S/C-IS	Mutual fund	93,000	108,789
	LAZARD GLOBAL LISTED INFRASTRUCTURE	Mutual fund	535,000	532,301
	OAKMARK INTL SM CAP-INST #2888	Mutual fund	162,000	157,868
	AQR LONG-SHORT EQUITY-I	Mutual fund	460,000	363,586
	EATON VANCE GLOBAL MACRO ABSOLUTE	Mutual fund	310,000	300,229
	ISHARES CORE MSCI EAFE ETF ETF	Mutual fund	329,359	382,372
	ISHARES CORE S&P 500 ETF	Mutual fund	799,804	1,054,086
	ISHARES MSCI EMERGING MARKETS ETF	Mutual fund	292,879	325,532
	SCHWAB US REIT ETF	Mutual fund	368,646	366,347
	VANGUARD FTSE ALL WORLD EX-US SMALL -	Mutual fund	93,528	98,768
	VANGUARD MID CAP ETF	Mutual fund	402,975	527,947
	VANGUARD SMALL CAP ETF	Mutual fund	237,088	314,550
			6,875,815	7,337,821
	<u>COMMON STOCKS</u>			
	ABBOTT LABORATORIES INC	Common stock	13,861	27,535
	ACCOR SAF UNSPON ADR	Common stock	8,052	8,405
	ACS ACTIVIDADES CONS-UNS ADR ADR SEDOL	Common stock	6,173	7,356
	ADECCO GROUP SA	Common stock	8,385	8,415
	ADIDAS AG SPONSORED ADR	Common stock	4,439	6,349
	ADOBE INC	Common stock	13,426	33,311
	ADVANCED ENERGY INDS INC	Common stock	4,532	4,343
	AERCAP HOLDINGS NV ISIN NL0000687663	Common stock	13,252	17,027
	AIA GROUP LTD SPONSORED ADR	Common stock	17,648	24,160
	AIR LIQUIDE ADR	Common stock	2,588	3,506
	AIRBUS SE ADR	Common stock	5,106	9,261
	ALBANY INTERNATIONAL CORP CL A	Common stock	5,303	7,744
	ALCON INC SEDOL BXBP41 ISIN CH0432492467	Common stock	12,856	12,389
	ALEXANDRIA REAL ESTATE EQUITIES INC	Common stock	7,405	8,079
	ALFA LAVAL AB-UNSPON ADR ADR SEDOL	Common stock	3,592	4,400
	ALIBABA GROUP HOLDING LTD ADR SEDOL	Common stock	14,382	16,968
	ALIGN TECHNOLOGY INC	Common stock	6,255	12,557
	ALLIANZ SE SPON ADR	Common stock	8,441	10,435
	ALLSTATE CORP	Common stock	30,034	40,932
	ALPHABET INC/CA-CL C	Common stock	18,316	26,740
	ALTICE USA INC- A	Common stock	10,136	10,635
	ALTRA INDUSTRIAL MOTION CORP	Common stock	6,743	5,830
	AMADEUS IT GROUP S A ADR	Common stock	5,089	5,186
	AMAZON COM INC	Common stock	25,308	49,892
	AMBEV SA-SPN ADR ADR SEDOL BG804F6 ISIN	Common stock	5,311	5,336
	AMDOCS LIMITED ISIN BG0022569080 SEDOL	Common stock	12,399	15,160
	AMERICAN CAMPUS CMNTYS INC	Common stock	7,607	7,572
	AMERICAN ELECTRIC POWER INC	Common stock	7,158	9,924
	AMERICAN EQUITY INVT LIFE HLDG	Common stock	3,736	4,669

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2019
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	AMERICAN INTERNATIONAL GROUP, INC	Common stock	25,412	27,154
	AMERICAN WATER WORKS CO INC	Common stock	6,697	9,459
	AMETEK INC NEW	Common stock	6,393	10,872
	ANALOG DEVICES INC	Common stock	5,255	6,299
	ANGLO AMERICAN PLC-SPONS ADR ADR SEDOL	Common stock	8,307	9,161
	ANNALY CAPITAL MGMT INC	Common stock	9,032	8,676
	APPFOLIO INC - A	Common stock	2,462	2,749
	APPLIED MATERIALS INC	Common stock	7,584	8,424
	APTIV PLC-WHEN ISSUED SEDOL B783TY6 ISIN	Common stock	4,802	5,603
	ARCH CAPITAL GROUP LTD	Common stock	9,601	13,253
	ARCHER DANIELS MIDLAND CO	Common stock	22,850	23,453
	ASCENDIS PHARMA A/S - ADR SEDOL BV9G6B8	Common stock	10,263	12,103
	ASML HOLDING NV-NY SEDOL B908F01 ISIN	Common stock	5,640	8,878
	AT&T INC	Common stock	26,449	27,590
	ATLAS COPCO AB SPONSORED ADR NEW	Common stock	7,788	10,600
	AUTODESK INC	Common stock	23,653	32,289
	AXA SPONSORED ADR	Common stock	7,923	8,275
	AXON ENTERPRISE INC	Common stock	3,951	4,543
	BAE SYSTEMS PLC SPONSORED ADR	Common stock	8,406	8,206
	BAIDU INC	Common stock	9,211	6,573
	BAKER HUGHES COMPANY	Common stock	4,174	4,639
	BANC OF CALIFORNIA INC	Common stock	3,384	3,969
	BANCO BILBAO VIZCAYA ARGENTARIA S A	Common stock	10,451	7,505
	BANK NEW YORK MELLON CORP COM	Common stock	21,777	23,202
	BARRICK GOLD CORP SEDOL 2024677 ISIN	Common stock	5,321	5,428
	BASF SE SPONSORED ADR	Common stock	10,313	8,702
	BIOMARIN PHARMACEUTICAL INC	Common stock	6,884	7,102
	BIOTELEMETRY INC	Common stock	4,299	4,491
	BJ'S RESTAURANTS, INC	Common stock	2,311	2,240
	BOX INC - CLASS A	Common stock	2,803	2,819
	BROADCOM INC	Common stock	22,305	26,546
	BROWN & BROWN INC	Common stock	8,634	15,516
	BURLINGTON STORES INC	Common stock	21,561	33,064
	CABOT CORP	Common stock	6,795	6,273
	CABOT MICROELECTRONICS CORP	Common stock	8,589	13,422
	CADENCE BANCORP	Common stock	6,969	4,514
	CALAVO GROWERS INC	Common stock	2,126	2,265
	CANADIAN NATL RAILWAY CO SEDOL 2210959	Common stock	5,443	6,784
	CAPGEMINI SE - UNSPONSOR ADR SEDOL	Common stock	8,078	8,283
	CARDINAL HEALTH INC	Common stock	29,360	23,368
	CARLISLE COMPANIES INC	Common stock	7,175	10,681
	CARLSBERG AS SPON ADR	Common stock	5,319	7,894
	CARTER'S INC	Common stock	8,554	8,857
	CASELLA WASTE SYS INC	Common stock	3,366	6,444
	CATALENT INC	Common stock	5,550	10,584
	CBOE GLOBAL MARKETS INC	Common stock	5,597	5,640
	CBRE GROUP INC	Common stock	8,200	13,545
	CENTERSTATE BANK CORPORATION	Common stock	4,437	4,247
	CHARLES RIV LABORATORIES INTL INC	Common stock	4,718	6,721
	CHECK POINT SOFTWARE TECH SEDOL 2181334	Common stock	12,248	13,204
	CHEGG INC	Common stock	4,702	5,080
	CHINA MOBILE LTD SPON ADR	Common stock	5,921	4,861
	CHUGAI PHARMACEUTIC-UNSP ADR SEDOL	Common stock	5,022	6,681

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2019
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	CHURCH & DWIGHT INC	Common stock	2,435	2,462
	CIGNA CORP	Common stock	20,972	23,107
	CIMAREX ENERGY CO	Common stock	9,908	4,987
	CISCO SYSTEMS INC	Common stock	17,758	24,316
	COGENT COMMUNICATIONS HOLDINGS INC	Common stock	2,425	2,501
	COGNIZANT TECHNOLOGY SOLUTIONS	Common stock	9,239	8,187
	COHERENT INC	Common stock	7,148	5,490
	COMPAGNIE DE SAINT-UNSP ADR ADR SEDOL	Common stock	8,326	8,072
	CONAGRA BRANDS INC	Common stock	24,319	27,974
	CONMED CORP	Common stock	3,408	3,467
	CONOCOPHILLIPS	Common stock	16,215	21,135
	COOPER COS INC NEW	Common stock	6,464	9,960
	CORE LABORATORIES N V	Common stock	6,251	2,788
	CORPORATE OFFICE PPTYS TR REIT	Common stock	7,374	7,463
	CUMMINS INC	Common stock	3,462	4,295
	CVS HEALTH CORPORATION	Common stock	25,838	24,961
	D R HORTON INC	Common stock	10,952	12,027
	DANONE SPONS ADR	Common stock	11,290	11,675
	DARLING INGREDIENTS INC	Common stock	6,304	9,828
	DASSAULT SYSTEMS SA SPON ADR	Common stock	4,481	7,238
	DBS GROUP HLDGS LTD SPONSORED ADR	Common stock	12,653	17,130
	DENTSU GROUP INC ADR SEDOL B2RB0M1 ISIN	Common stock	4,034	3,184
	DEUTSCHE BOERSE AG UNSPN ADR	Common stock	5,848	8,585
	DEUTSCHE POST AG SPON ADR ISIN	Common stock	9,454	8,283
	DEVON ENERGY CORP NEW	Common stock	3,781	2,831
	DEXCOM INC	Common stock	18,232	28,436
	DIAGEO PLC SPONSORED ADR	Common stock	6,135	6,568
	DISCOVERY INC CLASS C	Common stock	9,217	10,641
	DMC GLOBAL INC	Common stock	4,480	2,876
	DNB ASA-SPONSOR ADR ADR SEDOL B59G6H2	Common stock	7,065	8,349
	DOLLAR TREE INC	Common stock	20,859	23,418
	DUPONT DE NEMOURS INC-WI	Common stock	26,352	20,287
	E.ON SE ADR	Common stock	5,618	7,608
	EATON VANCE CORP COM NON VTG	Common stock	3,202	3,455
	EDISON INTL	Common stock	27,259	27,902
	EDWARDS LIFESCIENCES CORP	Common stock	12,880	27,295
	ELDORADO RESORTS INC	Common stock	8,060	8,529
	EMERGENT BIOSOLUTIONS INC	Common stock	6,285	6,852
	ENDAVA PLC- SPON ADR SEDOL BZ0WK66 ISIN	Common stock	2,735	3,215
	ENERSYS	Common stock	8,188	7,408
	ENGIE ADR SEDOL BYY9W15 ISIN US29286D1054	Common stock	7,945	9,039
	ENTEGRIS, INC	Common stock	4,763	9,667
	ENTERPRISE FINANCIAL SERVICE	Common stock	5,347	5,689
	EPIROC AKTIEBOLAG-UNSP ADR ADR SEDOL	Common stock	3,249	4,110
	EQUITY RESIDENTIAL SH BEN INT REIT	Common stock	20,483	26,218
	ESSILORLUXTTICA ADR	Common stock	7,931	9,344
	EURONET WORLDWIDE INC	Common stock	4,052	7,878
	EVO PAYMENTS INC-CLASS A	Common stock	5,938	5,599
	FACEBOOK INC	Common stock	15,447	21,141
	FANUC CORP ADR	Common stock	11,779	11,089
	FIDELITY NATIONAL INFORMATION	Common stock	10,656	12,379
	FIFTH THIRD BANCORP	Common stock	8,297	9,837
	FIRST CASH INC	Common stock	6,288	8,789

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December 31, 2019
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PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	FIRST MERCHANTS CORP	Common stock	6,502	7,694
	FIRSTENERGY CORP	Common stock	8,339	9,720
	FISERV INC	Common stock	7,492	10,175
	FLEETCOR TECHNOLOGIES INC	Common stock	4,382	8,056
	FLIR SYSTEM INC	Common stock	4,584	6,509
	FNF GROUP-W/I	Common stock	7,006	9,886
	FOMENTO ECONOMICO MEXICANO SAB DE CV	Common stock	5,020	5,293
	FORM FACTOR INC	Common stock	4,727	8,622
	FORTINET INC	Common stock	5,991	9,929
	FRANKLIN ELECTRIC INC	Common stock	6,342	8,598
	FUCHS PETROLUB SE-PREF ADR ADR SEDOL	Common stock	3,854	3,651
	GALLAGHER ARTHUR J & CO	Common stock	5,936	10,094
	GATX CORP	Common stock	5,131	7,042
	GLOBAL PAYMENTS INC-W/I	Common stock	21,248	24,280
	GOOSEHEAD INSURANCE INC -A	Common stock	2,084	1,993
	HALLIBURTON CO	Common stock	35,065	25,375
	HDFC BANK LTD SPON - ADR	Common stock	2,936	4,309
	HEARTLAND FINL USA INC	Common stock	5,154	4,725
	HESKA CORP	Common stock	2,432	2,590
	HESS CORPORATION	Common stock	3,637	4,944
	HEXCEL CORP	Common stock	8,676	12,243
	HILTON WORLDWIDE HLDGS - W/I	Common stock	10,757	14,973
	HITACHI LTD ADR 10 COMMON	Common stock	7,714	9,287
	HORACE MANN EDUCATORS CORP NEW	Common stock	3,805	4,279
	HOULIHAN LOKEY INC	Common stock	7,254	7,673
	HSBC HLDGS PLC SPONSORED ADR NEW	Common stock	16,625	16,222
	HUMANA INC	Common stock	7,788	12,095
	HUNT J B TRANSPORT SERVICES INC	Common stock	7,174	8,875
	I3 VERTICALS INC-CLASS A	Common stock	2,325	3,136
	IAC / INTERACTIVECORP-W/I	Common stock	8,644	8,968
	ICICI BANK LTD SPON ADR	Common stock	3,198	6,172
	ICON PLC SEDOL B94G471 ISIN IE0005711209	Common stock	5,350	10,162
	IDEXX LABS INC	Common stock	8,270	11,490
	IHS MARKIT LTD SEDOL BD0Q558 ISIN	Common stock	5,382	8,816
	ILLUMINA INC	Common stock	15,137	24,881
	INDUSTRIA DE DISENO TEXTIL IND ADR	Common stock	7,129	8,605
	INFINEON TECHNOLOGIES ADR	Common stock	11,205	11,917
	INGERSOLL-RAND PLC SEDOL B633030 ISIN	Common stock	8,422	10,634
	INTEGER HOLDINGS CORPORATION	Common stock	3,258	3,539
	INTEL CORP	Common stock	16,991	26,753
	INTER PARFUMS INC	Common stock	8,113	7,707
	INTERNATIONAL PAPER CO	Common stock	6,827	5,756
	INTUITIVE SURGICAL INC	Common stock	22,366	25,419
	INVITATION HOMES INC	Common stock	6,940	9,530
	ITAU UNIBANCO BANCO HOLDING SPONSERED	Common stock	3,451	3,889
	J & J SNACK FOODS CORP	Common stock	6,446	6,449
	JACOBS ENGINEERING GROUP INC	Common stock	7,177	12,037
	JOHNSON & JOHNSON	Common stock	21,112	24,798
	JULIS BAER GROUP LTD UN SPON ADR	Common stock	9,088	9,118
	KANSAS CITY SOUTHERN	Common stock	7,884	13,478
	KOHL'S CORP	Common stock	5,017	6,165
	KOMATSU LTD SPON ADR	Common stock	3,052	2,741
	KRATOS DEFENSE SECURITY SOLUTIONS INC	Common stock	5,814	5,331

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2019
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	KUBOTA CORP SPON ADR	Common stock	5,184	5,214
	L OREAL CO UNSPONSORED ADR	Common stock	6,692	9,831
	L3 HARRIS TECHNOLOGIES INC	Common stock	9,868	10,091
	LAMB WESTON HOLDING INC-W/I	Common stock	2,186	2,839
	LANTHEUS HOLDINGS INC	Common stock	3,472	3,302
	LEMAITRE VASCULAR INC	Common stock	3,703	3,955
	LENDINGTREE INC	Common stock	4,407	3,641
	LINDE PLC SEDOL BYWD9S5 ISIN IE00BZ12WP82	Common stock	5,481	7,239
	LITTELFUSE INC	Common stock	5,945	7,269
	LLOYDS BANKING GROUP PLC	Common stock	7,638	8,004
	LOEWS CORPORATION	Common stock	9,430	10,498
	LONZA GROUP AG UNSPON ADR	Common stock	4,589	6,254
	LOWES COMPANIES INC	Common stock	19,207	27,066
	LUKOIL PJSC-SPON ADR ADR SEDOL BYZF386	Common stock	5,457	6,120
	MADDEN STEVEN LTD	Common stock	3,239	3,226
	MANTECH INTL CORP CL A	Common stock	3,664	8,308
	MARATHON OIL CORP	Common stock	27,483	26,549
	MARATHON PETROLEUM CORP	Common stock	13,614	11,146
	MARSH & MCLENNAN COMPANIES INC	Common stock	20,355	30,192
	MARTEN TRANSPORT LTD	Common stock	2,686	2,600
	MASCO CORP	Common stock	4,656	5,231
	MASIMO CORPORATION	Common stock	5,428	5,532
	MASTERCARD INC CL A	Common stock	23,991	57,628
	MATADOR RESOURCES CO	Common stock	4,261	4,331
	MAXIMUS INC	Common stock	6,999	6,844
	MEDICINES COMPANY	Common stock	2,116	5,351
	MEDPACE HOLDINGS INC	Common stock	3,694	4,371
	MERCADOLIBRE INC	Common stock	10,579	9,723
	MERCK & CO INC	Common stock	18,022	26,648
	MERCURY SYSTEMS INC	Common stock	3,081	3,041
	MERITAGE HOMES CORPORATION	Common stock	3,345	4,950
	MESA LABS INC	Common stock	5,602	5,986
	METTLER TOLEDO INTL INC	Common stock	5,431	7,933
	MICROCHIP TECHNOLOGY INC	Common stock	7,994	9,739
	MICROSOFT CORP	Common stock	34,702	57,718
	MID AMER APT CMNTYS INC	Common stock	5,017	6,725
	MIMECAST LTD SEDOL BYT5JK6 ISIN	Common stock	4,654	4,685
	MOHAWK INDS INC	Common stock	11,012	7,228
	MOLINA HEALTHCARE INC	Common stock	2,240	6,106
	MOLSON COORS BEVERAGE COMPANY	Common stock	16,113	9,756
	MONDELEZ INTERNATIONAL	Common stock	18,387	22,858
	MONOLITHIC POWER SYSTEMS INC	Common stock	5,077	9,791
	MOOG INC CLASS A	Common stock	4,059	4,949
	MSCI INC	Common stock	2,700	6,196
	MURATA MFG CO LTD ADR UNSPON ADR ISIN	Common stock	7,070	9,039
	MYRIAD GENETICS INC	Common stock	5,422	6,535
	NATIONAL OILWELL VARCO INC	Common stock	6,645	5,511
	NCR CORP	Common stock	20,003	20,463
	NEOGEN CORP	Common stock	4,070	4,177
	NEOGENOMICS INC COM NEW	Common stock	4,255	5,265
	NESTLE S.A. SPONSORED ADR REPSTG REG SH	Common stock	10,554	14,832
	NICE LTD	Common stock	3,871	8,844
	NORDEA BANK ABP - SPON ADR ADR SEDOL	Common stock	10,438	8,404

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2019
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	NORTHERN TRUST CORP	Common stock	5,117	5,949
	NORTHROP GRUMMAN CORPORATION	Common stock	15,708	21,670
	NOVOZYMES A/S UNSPONSORED ADR	Common stock	3,276	3,075
	NUTRIEN LTD SEDOL BDRJLN0 ISIN	Common stock	8,051	7,234
	NVIDIA CORP	Common stock	15,233	21,648
	NXP SEMICONDUCTORS ISIN NL0009538784	Common stock	4,986	8,781
	OCCIDENTAL PETROLEUM CORP	Common stock	28,378	20,770
	OIL STATES INTERNATIONAL INC	Common stock	4,491	2,463
	ORACLE CORP	Common stock	20,482	24,106
	OTSUKA HOLDINGS LTD ADR SEDOL B76XH88	Common stock	7,991	8,021
	PACKGING CORP PKG	Common stock	7,016	8,175
	PACWEST BANCORP	Common stock	8,303	6,353
	PALO ALTO NETWORKS INC	Common stock	6,633	10,406
	PARK HOTELS & RESORTS INC-	Common stock	3,384	3,389
	PAYPAL HOLDINGS INC-W/I	Common stock	18,390	33,208
	PEBBLEBROOK HOTEL TRUST	Common stock	6,289	4,343
	PEGASYSTEMS INC	Common stock	8,295	9,160
	PFIZER INC	Common stock	17,260	19,943
	PING AN INSURANCE (GROUP) CO OF CHINA	Common stock	5,662	6,140
	PIONEER NAT RES CO	Common stock	9,359	9,385
	PPG INDUSTRIES INC	Common stock	9,296	11,347
	PRA HEALTH SCIENCES INC	Common stock	6,699	7,447
	PROSUS NV -SPON ADR SEDOL BKT6LC7 ISIN	Common stock	13,388	13,783
	PVH CORP	Common stock	4,463	5,888
	QUAKER CHEMICAL CORPORATION	Common stock	3,033	3,126
	QUALYS INC	Common stock	6,039	6,003
	RAYMOND JAMES FINANCIAL INC	Common stock	5,148	6,173
	RAYTHEON COMPANY	Common stock	21,539	30,324
	RECKITT BENCKISER-SPON ADR ADR SEDOL	Common stock	8,304	8,793
	REGIONS FINANCIAL CORP	Common stock	7,590	9,266
	REINSURANCE GROUP OF AMERICA	Common stock	6,663	8,642
	REPLIGEN CORP	Common stock	6,397	7,123
	REPSOL SA SPONSORED ADR	Common stock	9,922	8,122
	REPUBLIC SVCS INC	Common stock	9,104	12,100
	RIO TINTO PLC SPONSORED ADR	Common stock	3,364	3,324
	ROCHE HOLDING LTD SPONSORED ADR	Common stock	19,273	23,867
	ROCKWELL AUTOMATION INC	Common stock	6,071	6,688
	ROLLS-ROYCE HOLDINGS PLC SPONSORED	Common stock	10,023	7,956
	ROSS STORES INC	Common stock	8,060	9,663
	ROYAL DSM N V SPONSORED ADR	Common stock	8,367	13,219
	ROYAL DUTCH SHELL PLC ADR A	Common stock	7,718	8,316
	ROYAL DUTCH SHELL PLC ADR B	Common stock	4,391	4,858
	RPM INTERNATIONAL INC	Common stock	7,386	9,058
	RWE AG SPONSORED ADR REPSTG ORD PAR	Common stock	7,662	8,340
	S&P GLOBAL INC	Common stock	10,231	16,656
	SAIA INC	Common stock	2,952	2,794
	SALESFORCE.COM	Common stock	25,116	47,816
	SANDS CHINA LTD UNSPONS ADR	Common stock	8,290	9,033
	SANMINA CORP	Common stock	7,685	7,225
	SANOFI SPONSORED ADR	Common stock	4,303	4,267
	SAP SE SPONSORED ADR	Common stock	20,993	26,932
	SASOL LTD SPONSORED ADR	Common stock	2,702	1,902
	SBA COMMUNICATIONS CORP	Common stock	5,375	8,194

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2019
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	SCHLUMBERGER LTD SEDOL 2779201 ISIN	Common stock	7,303	4,744
	SCHNEIDER ELECTRIC SE	Common stock	4,597	4,590
	SEALED AIR CORP	Common stock	6,256	5,696
	SELECT ENERGY SERVICES INC-A	Common stock	3,954	4,547
	SERVICE NOW INC	Common stock	22,864	47,994
	SGS S.A. UNSPONSORED ADR ISIN	Common stock	3,402	3,540
	SIEMENS HEALTHINEE-UNSP ADR SEDOL	Common stock	7,825	8,918
	SIGNATURE BK NEW YORK N Y	Common stock	7,906	8,197
	SILICON LABORATORIES INC	Common stock	3,583	3,827
	SITEONE LANDSCAPE SUPPLY INC	Common stock	4,580	4,533
	SKYLINE CHAMPION CORP	Common stock	6,428	6,657
	SMITH & NEPHEW P/C SPON ADR	Common stock	5,388	7,787
	SMITH A O CORP COMMON	Common stock	5,666	5,622
	SONOVA HLDG AG ADR	Common stock	3,363	5,216
	SOUTH STATE CORP	Common stock	5,275	6,420
	SPLUNK INC	Common stock	15,317	32,201
	SQUARE INC - A	Common stock	11,303	13,638
	SS&C TECHNOLOGIES HOLDINGS	Common stock	5,592	6,631
	STAG INDUSTRIES INC	Common stock	7,065	7,198
	STANLEY BLACK & DECKER INC	Common stock	10,153	11,768
	STEELCASE INC CL A	Common stock	7,636	10,025
	STERIS PLC SEDOL BFY8C75 ISIN IE00BFY8C754	Common stock	7,828	12,956
	STIFEL FINL CORP	Common stock	3,861	4,791
	SYMRISE AG UNSPON ADR	Common stock	3,701	5,518
	SYSMEX CORP UNSPONSORED ADR	Common stock	3,870	4,318
	TABULA RASA HEALTHCARE INC	Common stock	4,062	4,625
	TAIWAN SEMICONDUCTOR MTG CO ADR	Common stock	9,554	16,326
	TAKE TWO INTERACTIVE SOFTWARE CDT	Common stock	8,869	9,182
	TELEDYNE TECHNOLOGIES INC	Common stock	13,542	31,535
	TENCENT HOLDINGS LTD UNSPON ADR	Common stock	4,474	4,897
	THE SCOTTS MIRACLE-GRO COMPANY	Common stock	6,475	7,114
	TIMKEN CO	Common stock	6,410	7,602
	TOPBUILD CORP	Common stock	2,656	2,577
	TRADEWEB MARKETS INC-CLASS A	Common stock	6,196	6,860
	TRANSDIGM GROUP INC	Common stock	8,744	17,360
	TRANSUNION	Common stock	16,317	27,823
	TRIUMPH GROUP INC NEW	Common stock	3,702	5,433
	TRUIST FINANCIAL CORP	Common stock	21,152	27,259
	TRUSTMARK CORP	Common stock	4,552	4,728
	TWILIO INC - A	Common stock	5,840	4,816
	ULTA BEAUTY INC	Common stock	27,988	26,073
	UNI CHARM CORP SPON ADR	Common stock	3,160	3,306
	UNILEVER PLC W/I SPONSORED ADR	Common stock	4,012	4,459
	UNITED BANKSHARES INC W VIRGINIA	Common stock	4,974	4,948
	UNITED FIRE GROUP INC	Common stock	4,535	4,460
	UNITED RENTALS INC	Common stock	5,168	6,337
	UNIVERSAL HEALTH SERVICES INC CLASS B	Common stock	3,973	4,878
	VAIL RESORTS INC	Common stock	6,813	7,435
	VALERO ENERGY CORP	Common stock	3,612	3,933
	VARIAN MEDICAL SYSTEMS INC	Common stock	8,165	11,361
	VEEVA SYSTEMS INC-CLASS A	Common stock	11,700	29,117
	VERIZON COMMUNICATIONS INC	Common stock	17,432	23,025
	V-F CORP	Common stock	5,656	7,076

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2019

EIN #34-1374195

PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	VISA INC CLASS A SHARES	Common stock	26,480	54,491
	WASTE MANAGEMENT INC	Common stock	16,840	26,325
	WELBILT INC	Common stock	5,005	3,559
	WILLIS TOWERS WATSON PLC SEDOL BDB6Q21	Common stock	3,195	4,847
	WNS HOLDINGS LTD ADR ISIN US92932M1018	Common stock	10,308	10,915
	WOLVERINE WORLD WIDE INC	Common stock	6,549	6,647
	WORKDAY INC CL A	Common stock	7,524	14,307
	WORKIVA INC	Common stock	5,256	5,382
	WPX ENERGY INC	Common stock	5,164	5,125
	XILINX INC	Common stock	7,408	7,626
	YANDEX INV A ISIN NL0009805522 SEDOL	Common stock	2,771	4,479
	YUM CHINA HOLDINGS INC -W/I	Common stock	14,109	15,459
	ZENDESK INC	Common stock	14,780	16,246
	ZIMMER BIOMET HOLDINGS, INC	Common stock	7,628	9,580
	ZIONS BANCORPORATION N.A.	Common stock	5,572	6,480
			3,197,609	3,990,577
Check			10,469,823	11,724,797

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS
For the Year Ended December 31, 2019
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
<u>Identity of Party Involved</u>	<u>Description of Asset</u>	<u>Purchase Price</u>	<u>Selling Price</u>	<u>Lease Rental</u>	<u>Expense Incurred with Transaction</u>	<u>Cost of Asset</u>	<u>Current Value of Asset on Transaction Date</u>	<u>Net (Loss) or Gain</u>
Fidelity Government MM Institution Class Fund	Mutual fund 43 sales	N/A	\$602,318	N/A	N/A	\$602,318	\$602,318	\$ 54,128

SCHEDULE SB ATTACHMENT

Line 26 - Schedule of Active Participant Data

Plan Name: United Disability Services Defined Benefit Plan

EIN/PN: 34-1374195/001

Valuation Date: January 1, 2019

Age	Years of Credited Service										Total
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & Over	
Under 25	-	-	-	-	-	-	-	-	-	-	-
25 to 29	-	1	1	-	-	-	-	-	-	-	2
30 to 34	-	-	1	1	-	-	-	-	-	-	2
35 to 39	-	-	1	2	-	-	-	-	-	-	3
40 to 44	-	2	2	3	3	-	-	-	-	-	10
45 to 49	-	-	-	6	2	1	-	-	-	-	9
50 to 54	-	3	3	3	3	5	-	1	-	-	18
55 to 59	-	1	2	6	1	1	-	-	-	-	11
60 to 64	-	1	2	3	2	3	-	2	1	-	14
65 to 69	-	-	1	1	2	-	-	1	1	-	6
70 & Over	-	1	-	1	-	1	-	-	-	1	4
Total 0	-	9	13	26	13	11	-	4	2	1	79

SUMMARY OF ASSUMPTIONS

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

	Non-Stabilized	Limited to 25- Year Corridor
Segment 1:	2.28%	3.74%
Segment 2:	3.81%	5.35%
Segment 3:	4.46%	6.11%

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

The interest rates used to value the Target Liability for determining the minimum and maximum contributions are prescribed by law and based on elections made by the Plan Sponsor.

Effective Interest Rate The Effective Interest Rate (EIR) for the current Plan Year is 5.57%. For the prior Plan Year, the EIR was 5.73%.

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

ASC 960 Discount Rate The discount rate used last year and this year was 7.00%.

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

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

Funding Administrative Expenses Administrative expenses of \$40,933 were estimated to be paid from the trust in the current Plan Year and were included in the Normal Cost.

Rationale: Expenses paid from the plan trust are estimated by reviewing historical fees paid from the trust and adjusting for PBGC premiums and other expenditures expected to be paid in this Plan Year.

Salary Scale 2.00% per year, compounded annually.

Rationale: When evaluating the annual salary increases, United Disability Services considers the CPI-U as well as other financial and budgetary factors in determining the percentage increases given. Over the past 9 years, on average, the actual salary increases have been approximately 2%. Given the current financial and budgetary forecast, this average percentage increase is assumed to remain at approximately 2%.

Inflation 2.00% per year, compounded annually.

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

Rationale: Inflation is assumed to increase in line with the Salary Scale.

Social Security Taxable Wage Base 2.00% per year, compounded annually.

Rationale: The Social Security Taxable Wage Base is assumed to increase in line with the Salary Scale.

Funding Mortality Healthy Participants - IRS §430(h) Optional Combined Annuitant/Non-Annuitant Mortality Tables for the Current Plan Year. These tables, when used to determine the present value of an annuity, approximate the present value that would be determined using the Society of Actuaries' (SOA) RP-2014 separate employee and healthy annuitant generational mortality tables, adjusted to 2006, then projected forward using generational projection scale MP-2017, for males and females.

Disabled Participants - Not applicable. There are no disabled participants and Disability Incidence is not assumed.

The mortality assumptions used to value the Target Liability for determining the minimum and maximum contributions are prescribed by law and based on elections made by the Plan Sponsor.

Accounting Mortality

Healthy Participants - RP-2014 separate employee and healthy annuitant generational mortality tables, adjusted to 2006, then projected forward using generational projection scale MP-2018, for males and females.

Disabled Participants - Not applicable. There are no disabled participants and Disability Incidence is not assumed.

The mortality tables chosen reflect the most recent tables published by the Society of Actuaries and reflect their most current view of mortality trends and improvements.

Withdrawal Rates

Participants are assumed to terminate employment for reasons other than death, disability, or retirement in accordance with the T-9 less GA51M table, which are annual rates varying by age. Sample rates are as follows:

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

Benefit Commencement Age

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

Rationale: Because the employer does not have enough data to do a fully credible experience analysis with respect to termination from active employment, the current assumption has been selected based on the actuary's experience with plans of a similar size plan design, participant composition, as well as discussions with the plan sponsor.

Disability Incidence

None assumed.

Rationale: Because the employer does not have enough data to do a fully credible experience analysis with respect to disability from active employment, the current assumption has been selected based on the actuary's experience with plans of a similar size plan design, participant composition, as well as discussions with the plan sponsor.

Retirement Rates

Participants are assumed to retirement at their Normal Retirement Age, or valuation age, if later.

Rationale: Because the employer does not have enough data to do a fully credible experience analysis with respect to retirement (from active employment or by terminated vested participants), the current assumption has been selected based on the actuary's experience with plans of a similar size plan design, participant composition, as well as discussions with the plan sponsor.

Spousal Assumptions

80% of males and 80% of females are assumed to be married.

Females are assumed to be 3 years younger than males.

Rationale: Because the employer does not have enough data to do a fully credible experience analysis with respect to spousal information, the current assumption has been selected based on the actuary's experience with plans of a similar size, plan design, participant composition, as well as discussions with the Plan Sponsor.

Form of Payment

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

Rationale: Because the employer does not have enough data to do a fully credible experience analysis with respect to Form of Payment, the current assumption has been selected based on the actuary's experience with plans of a similar size, plan design, participant composition, as well as discussions with the Plan Sponsor.

Changes in non-required funding assumptions since the prior valuation

The percent married assumption was updated from 0% to 80%, and females were assumed to be 3 years younger than males.

Changes in ASC 960 assumptions since the prior valuation

The percent married assumption was updated from 0% to 80%, and females were assumed to be 3 years younger than males.

The projection scale on the mortality tables was updated from the MP-2017 to the MP-2018 generational projection scale.

SUMMARY OF METHODS

Actuarial Cost Method

The Pension Protection Act (PPA) requires the calculation of the Target Liability and Target Normal Cost. The Target Liability represents the present value of benefits accumulated as of the valuation date. The present value is calculated by projecting future payments of the accrued benefit, adjusting for probability of receipt according to demographic assumptions, and discounting the payments back to the valuation date using the segment interest rates. Payments expected within five years of the valuation date are discounted using the first segment rate, payments expected at least five but within 20 years of the valuation date are discounted using the second segment rate, and payments expected at least 20 years from the valuation date are discounted using the third segment rate. The calculation of the Target Normal Cost is identical, except that the future payment stream is based on the benefit expected to accrue during the plan year.

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

ASC 960 Cost Method

The Present Value of Total Accumulated Benefits represents the present value of the benefits accumulated as of the valuation date. The present value is calculated by projecting future payments of the accrued benefit, adjusting for probability of receipt according to demographic assumptions and discounting the payments back to the valuation date using the interest rate.

Asset Method

We used financial data submitted by the trustee as of the valuation date without further audit. We have reviewed the information for internal consistency, and we have no reason to doubt its substantial accuracy.

Funding Actuarial Value of Assets Method

Actuarial Value of Assets is equal to the Market Value of Assets.

Accrued contributions are discounted back to the valuation date at the prior year's effective interest rate.

Changes in methods since the prior valuation

None.

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS
For the Year Ended December 31, 2019
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
<u>Identity of Party Involved</u>	<u>Description of Asset</u>	<u>Purchase Price</u>	<u>Selling Price</u>	<u>Lease Rental</u>	<u>Expense Incurred with Transaction</u>	<u>Cost of Asset</u>	<u>Current Value of Asset on Transaction Date</u>	<u>Net (Loss) or Gain</u>
Fidelity Government MM Institution Class Fund	Mutual fund 43 sales	N/A	\$602,318	N/A	N/A	\$602,318	\$602,318	\$ 54,128

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.**

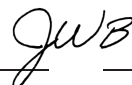
▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan United Disability Services Defined Benefit Plan	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF UNITED DISABILITY SERVICES, INC.	D Employer Identification Number (EIN) 34-1374195
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500

Part I	Basic Information
1 Enter the valuation date: Month 01 Day 01 Year 2019	
2 Assets:	
a Market value.....	2a 9,981,376
b Actuarial value	2b 9,981,376
3 Funding target/participant count breakdown	
a For retired participants and beneficiaries receiving payment	(1) Number of participants 86 (2) Vested Funding Target 4,649,951 (3) Total Funding Target 4,649,951
b For terminated vested participants	72 1,690,094 1,690,094
c For active participants	79 6,178,036 6,183,494
d Total	237 12,518,081 12,523,539
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐	
a Funding target disregarding prescribed at-risk assumptions	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b
5 Effective interest rate	5 5.57%
6 Target normal cost	6 286,270

Statement by Enrolled Actuary

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

SIGN HERE	JAMES W. BUDAI, FSA, EA, MAAA		05/18/2021
	Signature of actuary		Date
	JAMES W. BUDAI, FSA, EA, MAAA		2007634
	Type or print name of actuary		Most recent enrollment number
	CBIZ RETIREMENT PLAN SERVICES		614-793-2577
	Firm name		Telephone number (including area code)
	5450 FRANTZ ROAD SUITE 300 DUBLIN OH 43016		
	Address of the firm		

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

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

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

Part II Beginning of Year Carryover and Prefunding Balances

Part II Beginning of Year Carryover and Retaining Balance		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year).....	0	763,058
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)		0
9	Amount remaining (line 7 minus line 8).....	0	763,058
10	Interest on line 9 using prior year's actual return of <u>-6.35%</u>	0	-48,454
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year).....		267
	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>5.73%</u>		15
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return.....		
	c Total available at beginning of current plan year to add to prefunding balance.....		282
	d Portion of (c) to be added to prefunding balance.....		282
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	714,886

Part III	Funding Percentages
----------	---------------------

14	Funding target attainment percentage	14	73 . 99%
15	Adjusted funding target attainment percentage.....	15	73 . 99%
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 . 35%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/15/2019	158,584	0			
10/01/2019	158,584	0			
09/10/2020	331,539	0			
			Totals ►	18(b)	648,707
					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	610,829

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	65	
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	286,270
b	Excess assets, if applicable, but not greater than line 31a	31b	0
32	Amortization installments:	Outstanding Balance	Installment
a	Net shortfall amortization installment	3,257,049	301,140
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	587,410
	Carryover balance	Prefunding balance	Total balance
35	Balances elected for use to offset funding requirement.....	0	102,385
36	Additional cash requirement (line 34 minus line 35).....	36	485,025
37	Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	610,829
38	Present value of excess contributions for current year (see instructions)		
a	Total (excess, if any, of line 37 over line 36)	38a	125,804
b	Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	102,385
39	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37).....	39	0
40	Unpaid minimum required contributions for all years	40	0

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

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

SCHEDULE SB ATTACHMENT
Line 22 - Weighted Average Retirement Age

Plan Name: United Disability Services Defined Benefit Plan

EIN/PN: 34-1374195/001

Valuation Date: January 1, 2019

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

SCHEDULE SB ATTACHMENT

Line 19 - Discounted Employer Contributions

Plan Name: United Disability Services Defined Benefit Plan

EIN/PN: 34-1374195/001

Valuation Date: January 1, 2019

Total Contributed: \$ 648,707

Total Discounted to Valuation Date: \$ 610,829

Date	Amount	Plan Year Beginning	Effective Rate of Interest	Amount Discounted	Penalty Rate of Interest	Additional Amount Discounted	Present Value on Date of Valuation
04/15/2019	\$ 158,584	01/01/2019	5.57%	\$ 2,430	0.00%	0	\$ 156,154
10/01/2019	\$ 158,584	01/01/2019	5.57%	6,301	0.00%	0	152,283
09/10/2020	\$ 331,539	01/01/2019	5.57%	29,147	0.00%	0	302,392

SUMMARY OF PRINCIPAL PLAN PROVISIONS

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

Pre-Retirement Death

Eligibility: Upon earning 3 Years of Service.

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

Normal Form of Payment

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

Optional Forms

Benefits may be elected from:

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

Actuarial Equivalence

Non Lump Sum Distributions

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

Lump Sum Distributions

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

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

Optional Forms Benefits may be elected from:

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

Actuarial Equivalence Non Lump Sum Distributions

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

Lump Sum Distributions

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

Changes in Plan Benefits recognized since the last valuation None.

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2019
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	<u>MONEY MARKET FUND</u>			
	FIDELITY GOVERNMENT MM INSTITUTIONAL	Money market fund	396,399	396,399
	<u>MUTUAL FUNDS</u>			
	BAIRD INTERMEDIATE BD FD INSTL FD #70	Mutual fund	703,198	711,716
	DODGE & COX INCOME FUND FD #147	Mutual fund	710,000	720,307
	T ROWE PRICE INSTITUTIONAL FLOATING RATE	Mutual fund	396,338	391,239
	TCW EMERGING MARKETS INCOME FUND	Mutual fund	426,000	426,184
	VANGUARD INFLATION PROTECTED	Mutual fund	556,000	556,000
	HARDING LOEVNER INTER S/C-IS	Mutual fund	93,000	108,789
	LAZARD GLOBAL LISTED INFRASTRUCTURE	Mutual fund	535,000	532,301
	OAKMARK INTL SM CAP-INST #2888	Mutual fund	162,000	157,868
	AQR LONG-SHORT EQUITY-I	Mutual fund	460,000	363,586
	EATON VANCE GLOBAL MACRO ABSOLUTE	Mutual fund	310,000	300,229
	ISHARES CORE MSCI EAFE ETF ETF	Mutual fund	329,359	382,372
	ISHARES CORE S&P 500 ETF	Mutual fund	799,804	1,054,086
	ISHARES MSCI EMERGING MARKETS ETF	Mutual fund	292,879	325,532
	SCHWAB US REIT ETF	Mutual fund	368,646	366,347
	VANGUARD FTSE ALL WORLD EX-US SMALL -	Mutual fund	93,528	98,768
	VANGUARD MID CAP ETF	Mutual fund	402,975	527,947
	VANGUARD SMALL CAP ETF	Mutual fund	237,088	314,550
			6,875,815	7,337,821
	<u>COMMON STOCKS</u>			
	ABBOTT LABORATORIES INC	Common stock	13,861	27,535
	ACCOR SAF UNSPON ADR	Common stock	8,052	8,405
	ACS ACTIVIDADES CONS-UNS ADR ADR SEDOL	Common stock	6,173	7,356
	ADECCO GROUP SA	Common stock	8,385	8,415
	ADIDAS AG SPONSORED ADR	Common stock	4,439	6,349
	ADOBE INC	Common stock	13,426	33,311
	ADVANCED ENERGY INDS INC	Common stock	4,532	4,343
	AERCAP HOLDINGS NV ISIN NL0000687663	Common stock	13,252	17,027
	AIA GROUP LTD SPONSORED ADR	Common stock	17,648	24,160
	AIR LIQUIDE ADR	Common stock	2,588	3,506
	AIRBUS SE ADR	Common stock	5,106	9,261
	ALBANY INTERNATIONAL CORP CL A	Common stock	5,303	7,744
	ALCON INC SEDOL BJXBP41 ISIN CH0432492467	Common stock	12,856	12,389
	ALEXANDRIA REAL ESTATE EQUITIES INC	Common stock	7,405	8,079
	ALFA LAVAL AB-UNSPON ADR ADR SEDOL	Common stock	3,592	4,400
	ALIBABA GROUP HOLDING LTD ADR SEDOL	Common stock	14,382	16,968
	ALIGN TECHNOLOGY INC	Common stock	6,255	12,557
	ALLIANZ SE SPON ADR	Common stock	8,441	10,435
	ALLSTATE CORP	Common stock	30,034	40,932
	ALPHABET INC/CA-CL C	Common stock	18,316	26,740
	ALTICE USA INC- A	Common stock	10,136	10,635
	ALTRA INDUSTRIAL MOTION CORP	Common stock	6,743	5,830
	AMADEUS IT GROUP S A ADR	Common stock	5,089	5,186
	AMAZON COM INC	Common stock	25,308	49,892
	AMBEV SA-SPN ADR ADR SEDOL BG804F6 ISIN	Common stock	5,311	5,336
	AMDOCS LIMITED ISIN BG0022569080 SEDOL	Common stock	12,399	15,160
	AMERICAN CAMPUS CMNTYS INC	Common stock	7,607	7,572
	AMERICAN ELECTRIC POWER INC	Common stock	7,158	9,924
	AMERICAN EQUITY INVT LIFE HLDG	Common stock	3,736	4,669

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2019
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	AMERICAN INTERNATIONAL GROUP, INC	Common stock	25,412	27,154
	AMERICAN WATER WORKS CO INC	Common stock	6,697	9,459
	AMETEK INC NEW	Common stock	6,393	10,872
	ANALOG DEVICES INC	Common stock	5,255	6,299
	ANGLO AMERICAN PLC-SPONS ADR ADR SEDOL	Common stock	8,307	9,161
	ANNALY CAPITAL MGMT INC	Common stock	9,032	8,676
	APPFOLIO INC - A	Common stock	2,462	2,749
	APPLIED MATERIALS INC	Common stock	7,584	8,424
	APTIV PLC-WHEN ISSUED SEDOL B783TY6 ISIN	Common stock	4,802	5,603
	ARCH CAPITAL GROUP LTD	Common stock	9,601	13,253
	ARCHER DANIELS MIDLAND CO	Common stock	22,850	23,453
	ASCENDIS PHARMA A/S - ADR SEDOL BV9G6B8	Common stock	10,263	12,103
	ASML HOLDING NV-NY SEDOL B908F01 ISIN	Common stock	5,640	8,878
	AT&T INC	Common stock	26,449	27,590
	ATLAS COPCO AB SPONSORED ADR NEW	Common stock	7,788	10,600
	AUTODESK INC	Common stock	23,653	32,289
	AXA SPONSORED ADR	Common stock	7,923	8,275
	AXON ENTERPRISE INC	Common stock	3,951	4,543
	BAE SYSTEMS PLC SPONSORED ADR	Common stock	8,406	8,206
	BAIDU INC	Common stock	9,211	6,573
	BAKER HUGHES COMPANY	Common stock	4,174	4,639
	BANC OF CALIFORNIA INC	Common stock	3,384	3,969
	BANCO BILBAO VIZCAYA ARGENTARIA S A	Common stock	10,451	7,505
	BANK NEW YORK MELLON CORP COM	Common stock	21,777	23,202
	BARRICK GOLD CORP SEDOL 2024677 ISIN	Common stock	5,321	5,428
	BASF SE SPONSORED ADR	Common stock	10,313	8,702
	BIOMARIN PHARMACEUTICAL INC	Common stock	6,884	7,102
	BIOTELEMETRY INC	Common stock	4,299	4,491
	BJ'S RESTAURANTS, INC	Common stock	2,311	2,240
	BOX INC - CLASS A	Common stock	2,803	2,819
	BROADCOM INC	Common stock	22,305	26,546
	BROWN & BROWN INC	Common stock	8,634	15,516
	BURLINGTON STORES INC	Common stock	21,561	33,064
	CABOT CORP	Common stock	6,795	6,273
	CABOT MICROELECTRONICS CORP	Common stock	8,589	13,422
	CADENCE BANCORP	Common stock	6,969	4,514
	CALAVO GROWERS INC	Common stock	2,126	2,265
	CANADIAN NATL RAILWAY CO SEDOL 2210959	Common stock	5,443	6,784
	CAPGEMINI SE - UNSPONSOR ADR SEDOL	Common stock	8,078	8,283
	CARDINAL HEALTH INC	Common stock	29,360	23,368
	CARLISLE COMPANIES INC	Common stock	7,175	10,681
	CARLSBERG AS SPON ADR	Common stock	5,319	7,894
	CARTER'S INC	Common stock	8,554	8,857
	CASELLA WASTE SYS INC	Common stock	3,366	6,444
	CATALENT INC	Common stock	5,550	10,584
	CBOE GLOBAL MARKETS INC	Common stock	5,597	5,640
	CBRE GROUP INC	Common stock	8,200	13,545
	CENTERSTATE BANK CORPORATION	Common stock	4,437	4,247
	CHARLES RIV LABORATORIES INTL INC	Common stock	4,718	6,721
	CHECK POINT SOFTWARE TECH SEDOL 2181334	Common stock	12,248	13,204
	CHEGG INC	Common stock	4,702	5,080
	CHINA MOBILE LTD SPON ADR	Common stock	5,921	4,861
	CHUGAI PHARMACEUTIC-UNSP ADR SEDOL	Common stock	5,022	6,681

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2019
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	CHURCH & DWIGHT INC	Common stock	2,435	2,462
	CIGNA CORP	Common stock	20,972	23,107
	CIMAREX ENERGY CO	Common stock	9,908	4,987
	CISCO SYSTEMS INC	Common stock	17,758	24,316
	COGENT COMMUNICATIONS HOLDINGS INC	Common stock	2,425	2,501
	COGNIZANT TECHNOLOGY SOLUTIONS	Common stock	9,239	8,187
	COHERENT INC	Common stock	7,148	5,490
	COMPAGNIE DE SAINT-UNSP ADR ADR SEDOL	Common stock	8,326	8,072
	CONAGRA BRANDS INC	Common stock	24,319	27,974
	CONMED CORP	Common stock	3,408	3,467
	CONOCOPHILLIPS	Common stock	16,215	21,135
	COOPER COS INC NEW	Common stock	6,464	9,960
	CORE LABORATORIES N V	Common stock	6,251	2,788
	CORPORATE OFFICE PPTYS TR REIT	Common stock	7,374	7,463
	CUMMINS INC	Common stock	3,462	4,295
	CVS HEALTH CORPORATION	Common stock	25,838	24,961
	D R HORTON INC	Common stock	10,952	12,027
	DANONE SPONS ADR	Common stock	11,290	11,675
	DARLING INGREDIENTS INC	Common stock	6,304	9,828
	DASSAULT SYSTEMS SA SPON ADR	Common stock	4,481	7,238
	DBS GROUP HLDGS LTD SPONSORED ADR	Common stock	12,653	17,130
	DENTSU GROUP INC ADR SEDOL B2RB0M1 ISIN	Common stock	4,034	3,184
	DEUTSCHE BOERSE AG UNSPN ADR	Common stock	5,848	8,585
	DEUTSCHE POST AG SPON ADR ISIN	Common stock	9,454	8,283
	DEVON ENERGY CORP NEW	Common stock	3,781	2,831
	DEXCOM INC	Common stock	18,232	28,436
	DIAGEO PLC SPONSORED ADR	Common stock	6,135	6,568
	DISCOVERY INC CLASS C	Common stock	9,217	10,641
	DMC GLOBAL INC	Common stock	4,480	2,876
	DNB ASA-SPONSOR ADR ADR SEDOL B59G6H2	Common stock	7,065	8,349
	DOLLAR TREE INC	Common stock	20,859	23,418
	DUPONT DE NEMOURS INC-WI	Common stock	26,352	20,287
	E.ON SE ADR	Common stock	5,618	7,608
	EATON VANCE CORP COM NON VTG	Common stock	3,202	3,455
	EDISON INTL	Common stock	27,259	27,902
	EDWARDS LIFESCIENCES CORP	Common stock	12,880	27,295
	ELDORADO RESORTS INC	Common stock	8,060	8,529
	EMERGENT BIOSOLUTIONS INC	Common stock	6,285	6,852
	ENDAVA PLC- SPON ADR SEDOL BZ0WK66 ISIN	Common stock	2,735	3,215
	ENERSYS	Common stock	8,188	7,408
	ENGIE ADR SEDOL BYY9W15 ISIN US29286D1054	Common stock	7,945	9,039
	ENTEGRIS, INC	Common stock	4,763	9,667
	ENTERPRISE FINANCIAL SERVICE	Common stock	5,347	5,689
	EPIROC AKTIEBOLAG-UNSP ADR ADR SEDOL	Common stock	3,249	4,110
	EQUITY RESIDENTIAL SH BEN INT REIT	Common stock	20,483	26,218
	ESSILORLUXTTICA ADR	Common stock	7,931	9,344
	EURONET WORLDWIDE INC	Common stock	4,052	7,878
	EVO PAYMENTS INC-CLASS A	Common stock	5,938	5,599
	FACEBOOK INC	Common stock	15,447	21,141
	FANUC CORP ADR	Common stock	11,779	11,089
	FIDELITY NATIONAL INFORMATION	Common stock	10,656	12,379
	FIFTH THIRD BANCORP	Common stock	8,297	9,837
	FIRST CASH INC	Common stock	6,288	8,789

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2019
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	FIRST MERCHANTS CORP	Common stock	6,502	7,694
	FIRSTENERGY CORP	Common stock	8,339	9,720
	FISERV INC	Common stock	7,492	10,175
	FLEETCOR TECHNOLOGIES INC	Common stock	4,382	8,056
	FLIR SYSTEM INC	Common stock	4,584	6,509
	FNF GROUP-W/I	Common stock	7,006	9,886
	FOMENTO ECONOMICO MEXICANO SAB DE CV	Common stock	5,020	5,293
	FORM FACTOR INC	Common stock	4,727	8,622
	FORTINET INC	Common stock	5,991	9,929
	FRANKLIN ELECTRIC INC	Common stock	6,342	8,598
	FUCHS PETROLUB SE-PREF ADR ADR SEDOL	Common stock	3,854	3,651
	GALLAGHER ARTHUR J & CO	Common stock	5,936	10,094
	GATX CORP	Common stock	5,131	7,042
	GLOBAL PAYMENTS INC-W/I	Common stock	21,248	24,280
	GOOSEHEAD INSURANCE INC -A	Common stock	2,084	1,993
	HALLIBURTON CO	Common stock	35,065	25,375
	HDFC BANK LTD SPON - ADR	Common stock	2,936	4,309
	HEARTLAND FINL USA INC	Common stock	5,154	4,725
	HESKA CORP	Common stock	2,432	2,590
	HESS CORPORATION	Common stock	3,637	4,944
	HEXCEL CORP	Common stock	8,676	12,243
	HILTON WORLDWIDE HLDGS - W/I	Common stock	10,757	14,973
	HITACHI LTD ADR 10 COMMON	Common stock	7,714	9,287
	HORACE MANN EDUCATORS CORP NEW	Common stock	3,805	4,279
	HOULIHAN LOKEY INC	Common stock	7,254	7,673
	HSBC HLDGS PLC SPONSORED ADR NEW	Common stock	16,625	16,222
	HUMANA INC	Common stock	7,788	12,095
	HUNT J B TRANSPORT SERVICES INC	Common stock	7,174	8,875
	I3 VERTICALS INC-CLASS A	Common stock	2,325	3,136
	IAC / INTERACTIVECORP-W/I	Common stock	8,644	8,968
	ICICI BANK LTD SPON ADR	Common stock	3,198	6,172
	ICON PLC SEDOL B94G471 ISIN IE0005711209	Common stock	5,350	10,162
	IDEXX LABS INC	Common stock	8,270	11,490
	IHS MARKIT LTD SEDOL BD0Q558 ISIN	Common stock	5,382	8,816
	ILLUMINA INC	Common stock	15,137	24,881
	INDUSTRIA DE DISENO TEXTIL IND ADR	Common stock	7,129	8,605
	INFINEON TECHNOLOGIES ADR	Common stock	11,205	11,917
	INGERSOLL-RAND PLC SEDOL B633030 ISIN	Common stock	8,422	10,634
	INTEGER HOLDINGS CORPORATION	Common stock	3,258	3,539
	INTEL CORP	Common stock	16,991	26,753
	INTER PARFUMS INC	Common stock	8,113	7,707
	INTERNATIONAL PAPER CO	Common stock	6,827	5,756
	INTUITIVE SURGICAL INC	Common stock	22,366	25,419
	INVITATION HOMES INC	Common stock	6,940	9,530
	ITAU UNIBANCO BANCO HOLDING SPONSERED	Common stock	3,451	3,889
	J & J SNACK FOODS CORP	Common stock	6,446	6,449
	JACOBS ENGINEERING GROUP INC	Common stock	7,177	12,037
	JOHNSON & JOHNSON	Common stock	21,112	24,798
	JULIS BAER GROUP LTD UN SPON ADR	Common stock	9,088	9,118
	KANSAS CITY SOUTHERN	Common stock	7,884	13,478
	KOHL'S CORP	Common stock	5,017	6,165
	KOMATSU LTD SPON ADR	Common stock	3,052	2,741
	KRATOS DEFENSE SECURITY SOLUTIONS INC	Common stock	5,814	5,331

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2019
EIN #34-1374195
PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	KUBOTA CORP SPON ADR	Common stock	5,184	5,214
	L OREAL CO UNSPONSORED ADR	Common stock	6,692	9,831
	L3 HARRIS TECHNOLOGIES INC	Common stock	9,868	10,091
	LAMB WESTON HOLDING INC-W/I	Common stock	2,186	2,839
	LANTHEUS HOLDINGS INC	Common stock	3,472	3,302
	LEMAITRE VASCULAR INC	Common stock	3,703	3,955
	LENDINGTREE INC	Common stock	4,407	3,641
	LINDE PLC SEDOL BYWD9S5 ISIN IE00BZ12WP82	Common stock	5,481	7,239
	LITTELFUSE INC	Common stock	5,945	7,269
	LLOYDS BANKING GROUP PLC	Common stock	7,638	8,004
	LOEWS CORPORATION	Common stock	9,430	10,498
	LONZA GROUP AG UNSPON ADR	Common stock	4,589	6,254
	LOWES COMPANIES INC	Common stock	19,207	27,066
	LUKOIL PJSC-SPON ADR ADR SEDOL BYZF386	Common stock	5,457	6,120
	MADDEN STEVEN LTD	Common stock	3,239	3,226
	MANTECH INTL CORP CL A	Common stock	3,664	8,308
	MARATHON OIL CORP	Common stock	27,483	26,549
	MARATHON PETROLEUM CORP	Common stock	13,614	11,146
	MARSH & MCLENNAN COMPANIES INC	Common stock	20,355	30,192
	MARTEN TRANSPORT LTD	Common stock	2,686	2,600
	MASCO CORP	Common stock	4,656	5,231
	MASIMO CORPORATION	Common stock	5,428	5,532
	MASTERCARD INC CL A	Common stock	23,991	57,628
	MATADOR RESOURCES CO	Common stock	4,261	4,331
	MAXIMUS INC	Common stock	6,999	6,844
	MEDICINES COMPANY	Common stock	2,116	5,351
	MEDPACE HOLDINGS INC	Common stock	3,694	4,371
	MERCADOLIBRE INC	Common stock	10,579	9,723
	MERCK & CO INC	Common stock	18,022	26,648
	MERCURY SYSTEMS INC	Common stock	3,081	3,041
	MERITAGE HOMES CORPORATION	Common stock	3,345	4,950
	MESA LABS INC	Common stock	5,602	5,986
	METTLER TOLEDO INTL INC	Common stock	5,431	7,933
	MICROCHIP TECHNOLOGY INC	Common stock	7,994	9,739
	MICROSOFT CORP	Common stock	34,702	57,718
	MID AMER APT CMNTYS INC	Common stock	5,017	6,725
	MIMECAST LTD SEDOL BYT5JK6 ISIN	Common stock	4,654	4,685
	MOHAWK INDS INC	Common stock	11,012	7,228
	MOLINA HEALTHCARE INC	Common stock	2,240	6,106
	MOLSON COORS BEVERAGE COMPANY	Common stock	16,113	9,756
	MONDELEZ INTERNATIONAL	Common stock	18,387	22,858
	MONOLITHIC POWER SYSTEMS INC	Common stock	5,077	9,791
	MOOG INC CLASS A	Common stock	4,059	4,949
	MSCI INC	Common stock	2,700	6,196
	MURATA MFG CO LTD ADR UNSPON ADR ISIN	Common stock	7,070	9,039
	MYRIAD GENETICS INC	Common stock	5,422	6,535
	NATIONAL OILWELL VARCO INC	Common stock	6,645	5,511
	NCR CORP	Common stock	20,003	20,463
	NEOGEN CORP	Common stock	4,070	4,177
	NEOGENOMICS INC COM NEW	Common stock	4,255	5,265
	NESTLE S.A. SPONSORED ADR REPSTG REG SH	Common stock	10,554	14,832
	NICE LTD	Common stock	3,871	8,844
	NORDEA BANK ABP - SPON ADR ADR SEDOL	Common stock	10,438	8,404

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
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December 31, 2019
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PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	NORTHERN TRUST CORP	Common stock	5,117	5,949
	NORTHROP GRUMMAN CORPORATION	Common stock	15,708	21,670
	NOVOZYMES A/S UNSPONSORED ADR	Common stock	3,276	3,075
	NUTRIEN LTD SEDOL BDRJLN0 ISIN	Common stock	8,051	7,234
	NVIDIA CORP	Common stock	15,233	21,648
	NXP SEMICONDUCTORS ISIN NL0009538784	Common stock	4,986	8,781
	OCCIDENTAL PETROLEUM CORP	Common stock	28,378	20,770
	OIL STATES INTERNATIONAL INC	Common stock	4,491	2,463
	ORACLE CORP	Common stock	20,482	24,106
	OTSUKA HOLDINGS LTD ADR SEDOL B76XH88	Common stock	7,991	8,021
	PACKAGING CORP PKG	Common stock	7,016	8,175
	PACWEST BANCORP	Common stock	8,303	6,353
	PALO ALTO NETWORKS INC	Common stock	6,633	10,406
	PARK HOTELS & RESORTS INC-	Common stock	3,384	3,389
	PAYPAL HOLDINGS INC-W/I	Common stock	18,390	33,208
	PEBBLEBROOK HOTEL TRUST	Common stock	6,289	4,343
	PEGASYSTEMS INC	Common stock	8,295	9,160
	PFIZER INC	Common stock	17,260	19,943
	PING AN INSURANCE (GROUP) CO OF CHINA	Common stock	5,662	6,140
	PIONEER NAT RES CO	Common stock	9,359	9,385
	PPG INDUSTRIES INC	Common stock	9,296	11,347
	PRA HEALTH SCIENCES INC	Common stock	6,699	7,447
	PROSUS NV -SPON ADR SEDOL BKT6LC7 ISIN	Common stock	13,388	13,783
	PVH CORP	Common stock	4,463	5,888
	QUAKER CHEMICAL CORPORATION	Common stock	3,033	3,126
	QUALYS INC	Common stock	6,039	6,003
	RAYMOND JAMES FINANCIAL INC	Common stock	5,148	6,173
	RAYTHEON COMPANY	Common stock	21,539	30,324
	RECKITT BENCKISER-SPON ADR ADR SEDOL	Common stock	8,304	8,793
	REGIONS FINANCIAL CORP	Common stock	7,590	9,266
	REINSURANCE GROUP OF AMERICA	Common stock	6,663	8,642
	REPLIGEN CORP	Common stock	6,397	7,123
	REPSOL SA SPONSORED ADR	Common stock	9,922	8,122
	REPUBLIC SVCS INC	Common stock	9,104	12,100
	RIO TINTO PLC SPONSORED ADR	Common stock	3,364	3,324
	ROCHE HOLDING LTD SPONSORED ADR	Common stock	19,273	23,867
	ROCKWELL AUTOMATION INC	Common stock	6,071	6,688
	ROLLS-ROYCE HOLDINGS PLC SPONSORED	Common stock	10,023	7,956
	ROSS STORES INC	Common stock	8,060	9,663
	ROYAL DSM N V SPONSORED ADR	Common stock	8,367	13,219
	ROYAL DUTCH SHELL PLC ADR A	Common stock	7,718	8,316
	ROYAL DUTCH SHELL PLC ADR B	Common stock	4,391	4,858
	RPM INTERNATIONAL INC	Common stock	7,386	9,058
	RWE AG SPONSORED ADR REPSTG ORD PAR	Common stock	7,662	8,340
	S&P GLOBAL INC	Common stock	10,231	16,656
	SAIA INC	Common stock	2,952	2,794
	SALESFORCE.COM	Common stock	25,116	47,816
	SANDS CHINA LTD UNSPONS ADR	Common stock	8,290	9,033
	SANMINA CORP	Common stock	7,685	7,225
	SANOFI SPONSORED ADR	Common stock	4,303	4,267
	SAP SE SPONSORED ADR	Common stock	20,993	26,932
	SASOL LTD SPONSORED ADR	Common stock	2,702	1,902
	SBA COMMUNICATIONS CORP	Common stock	5,375	8,194

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2019
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PLAN NO. 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	SCHLUMBERGER LTD SEDOL 2779201 ISIN	Common stock	7,303	4,744
	SCHNEIDER ELECTRIC SE	Common stock	4,597	4,590
	SEALED AIR CORP	Common stock	6,256	5,696
	SELECT ENERGY SERVICES INC-A	Common stock	3,954	4,547
	SERVICE NOW INC	Common stock	22,864	47,994
	SGS S.A. UNSPONSORED ADR ISIN	Common stock	3,402	3,540
	SIEMENS HEALTHINEE-UNSP ADR SEDOL	Common stock	7,825	8,918
	SIGNATURE BK NEW YORK N Y	Common stock	7,906	8,197
	SILICON LABORATORIES INC	Common stock	3,583	3,827
	SITEONE LANDSCAPE SUPPLY INC	Common stock	4,580	4,533
	SKYLINE CHAMPION CORP	Common stock	6,428	6,657
	SMITH & NEPHEW P/C SPON ADR	Common stock	5,388	7,787
	SMITH A O CORP COMMON	Common stock	5,666	5,622
	SONOVA HLDG AG ADR	Common stock	3,363	5,216
	SOUTH STATE CORP	Common stock	5,275	6,420
	SPLUNK INC	Common stock	15,317	32,201
	SQUARE INC - A	Common stock	11,303	13,638
	SS&C TECHNOLOGIES HOLDINGS	Common stock	5,592	6,631
	STAG INDUSTRIES INC	Common stock	7,065	7,198
	STANLEY BLACK & DECKER INC	Common stock	10,153	11,768
	STEELCASE INC CL A	Common stock	7,636	10,025
	STERIS PLC SEDOL BFY8C75 ISIN IE00BFY8C754	Common stock	7,828	12,956
	STIFEL FINL CORP	Common stock	3,861	4,791
	SYMRISE AG UNSPON ADR	Common stock	3,701	5,518
	SYSMEX CORP UNSPONSORED ADR	Common stock	3,870	4,318
	TABULA RASA HEALTHCARE INC	Common stock	4,062	4,625
	TAIWAN SEMICONDUCTOR MTG CO ADR	Common stock	9,554	16,326
	TAKE TWO INTERACTIVE SOFTWARE CDT	Common stock	8,869	9,182
	TELEDYNE TECHNOLOGIES INC	Common stock	13,542	31,535
	TENCENT HOLDINGS LTD UNSPON ADR	Common stock	4,474	4,897
	THE SCOTTS MIRACLE-GRO COMPANY	Common stock	6,475	7,114
	TIMKEN CO	Common stock	6,410	7,602
	TOPBUILD CORP	Common stock	2,656	2,577
	TRADEWEB MARKETS INC-CLASS A	Common stock	6,196	6,860
	TRANSDIGM GROUP INC	Common stock	8,744	17,360
	TRANSUNION	Common stock	16,317	27,823
	TRIUMPH GROUP INC NEW	Common stock	3,702	5,433
	TRUIST FINANCIAL CORP	Common stock	21,152	27,259
	TRUSTMARK CORP	Common stock	4,552	4,728
	TWILIO INC - A	Common stock	5,840	4,816
	ULTA BEAUTY INC	Common stock	27,988	26,073
	UNI CHARM CORP SPON ADR	Common stock	3,160	3,306
	UNILEVER PLC W/I SPONSORED ADR	Common stock	4,012	4,459
	UNITED BANKSHARES INC W VIRGINIA	Common stock	4,974	4,948
	UNITED FIRE GROUP INC	Common stock	4,535	4,460
	UNITED RENTALS INC	Common stock	5,168	6,337
	UNIVERSAL HEALTH SERVICES INC CLASS B	Common stock	3,973	4,878
	VAIL RESORTS INC	Common stock	6,813	7,435
	VALERO ENERGY CORP	Common stock	3,612	3,933
	VARIAN MEDICAL SYSTEMS INC	Common stock	8,165	11,361
	VEEVA SYSTEMS INC-CLASS A	Common stock	11,700	29,117
	VERIZON COMMUNICATIONS INC	Common stock	17,432	23,025
	V-F CORP	Common stock	5,656	7,076

UNITED DISABILITY SERVICES DEFINED BENEFIT PLAN
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(a)	(b)	(c)	(d)	(e)
	Identity of Issues, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	VISA INC CLASS A SHARES	Common stock	26,480	54,491
	WASTE MANAGEMENT INC	Common stock	16,840	26,325
	WELBILT INC	Common stock	5,005	3,559
	WILLIS TOWERS WATSON PLC SEDOL BDB6Q21	Common stock	3,195	4,847
	WNS HOLDINGS LTD ADR ISIN US92932M1018	Common stock	10,308	10,915
	WOLVERINE WORLD WIDE INC	Common stock	6,549	6,647
	WORKDAY INC CL A	Common stock	7,524	14,307
	WORKIVA INC	Common stock	5,256	5,382
	WPX ENERGY INC	Common stock	5,164	5,125
	XILINX INC	Common stock	7,408	7,626
	YANDEX INV A ISIN NL0009805522 SEDOL	Common stock	2,771	4,479
	YUM CHINA HOLDINGS INC -W/I	Common stock	14,109	15,459
	ZENDESK INC	Common stock	14,780	16,246
	ZIMMER BIOMET HOLDINGS, INC	Common stock	7,628	9,580
	ZIONS BANCORPORATION N.A.	Common stock	5,572	6,480
			3,197,609	3,990,577
Check			10,469,823	11,724,797

SCHEDULE SB ATTACHMENT
Line 32 - Schedule of Amortization Bases

Plan Name: United Disability Services Defined Benefit Plan

EIN/PN: 34-1374195/001

Valuation Date: January 1, 2019

<u>Original Valuation</u>	<u>Remaining Years</u>	<u>Amortization Type</u>	<u>Outstanding Balance</u>	<u>Current Year Amortization</u>
1/1/2019	15.00	15 Year	3,257,049	301,140