

ANNUAL STATEMENT

For the Year Ended

December 31 , 2015

OF THE CONDITION AND AFFAIRS OF THE

WOODVILLE MUTUAL INSURANCE ASSOCIATION

ORGANIZED UNDER THE LAWS OF THE STATE OF OHIO

Made to the

INSURANCE COMMISSIONER OF THE STATE OF OHIO

Pursuant to the Laws thereof

NAIC Company Code

10399

Home Office

200 East Main Street

Street and Number

Woodville

City

43469

Zip Code

OH

Mail Address

P. O. Box 157

Street and Number

Woodville

City

43469-0157

Zip Code

OH

Main Administrative Office

(419) 849-2521

Telephone Number

Organized

October 6, 1885

Commenced Business

October 6, 1857

Annual Statement Contact Person

Jonathon S. Younker

Telephone Number

(418) 849-2521

Contact Person Email Address

jon@woodvillemutual.com

OFFICERS

President

Jonathon S. Younker

Vice President

Andrew Younker

Secretary

Galen Koepke

Treasurer

Jonathon S. Younker

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

Jeff Goetz

Jonathon S. Younker

Lewis Renollet

John Bergman

Galen Koepke

Scott Rothweiler

State of Ohio

County of

Sandusky

Jonathon S. Younker

President and

Galen Koepe

Secretary of the

WOODVILLE MUTUAL INSURANCE ASSOCIATION

, being duly sworn each for himself/herself deposes and says, that they are the above described officers of said reporting entity, and that on the reporting period stated above all the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, with the schedules and explanations herein contained, annexed or referred to, is a full and correct statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, according to the best of their information, knowledge and belief, respectively.

Subscribed and sworn to before me, this 18

day of February 2016

Cheryl Hoodlebrink

Notary Public



CHERYL HOODLEBRINK
Notary Public, State of Ohio
My Commission Expires 3-27-20

RECEIVED

FEB 26 2016

BY

Jonathon S. Younker

President

Galen Koepke

Secretary

Signature of Person Preparing Statement

ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION

2015

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	2,135,361.00	0.00	2,135,361.00	1,950,551.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	1,436,202.00	0.00	1,436,202.00	1,420,823.00
3	Real estate (less liens, encumbrances) (Schedule A)	179,084.00	0.00	179,084.00	157,888.00
4	Cash (Schedule E)	730,243.00	0.00	730,243.00	816,390.00
5	Short-term investments		0.00	0.00	
6	Aggregate write-ins for invested assets		0.00	0.00	
7	Subtotals, cash and invested assets	4,480,890.00	0.00	4,480,890.00	4,345,652.00
8	Investment income due and accrued	17,450.00	0.00	17,450.00	17,450.00
9.1	Assessments or premiums in the course of collection (including agents balances)	35,025.00	0.00	35,025.00	43,075.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due		0.00	0.00	
9.3	Earned but unbilled premiums (post assessment)	287,385.00	0.00	287,385.00	198,915.00
10.1	Amounts recoverable from reinsurers		0.00	0.00	
10.2	Funds held by or deposited with reinsured companies		0.00	0.00	
11.1	Current federal income tax recoverable and interest thereon		0.00	0.00	
11.2	Net deferred tax asset		0.00	0.00	
12	Electronic data processing equipment and software		0.00	0.00	
13	Furniture and equipment	9,398.00	9,398.00	0.00	
14	Receivables from parent, subsidiaries and affiliates		0.00	0.00	
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00	287.00
16	Total Assets	4,830,148.00	9,398.00	4,820,750.00	4,605,379.00
	Details of Write-Ins for Assets:				
1501	Deposits			0.00	96.00
1502	Due from investments sold			0.00	191.00
1503				0.00	
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00	287.00

**ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION**

2015

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	137,944.00	365,630.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	18,439.00	23,362.00
4	Other expenses (excluding taxes, licenses and fees)	18,884.00	19,120.00
5	Taxes, licenses and fees (excluding federal income taxes)	5,775.00	5,682.00
6	Current federal income taxes (including \$0 on realized capital gains (losses))	138,537.00	65,276.00
7	Net deferred tax liability		28,580.00
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	1,353,832.00	1,389,273.00
10	Advance premium		7,812.00
11	Ceded reinsurance premiums payable		
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	19,922.00	19,984.00
14	Provision for unauthorized reinsurance		
15	Payable to parent, subsidiaries and affiliates		
16	Aggregate write-ins for liabilities	0.00	13,832.00
17	Total liabilities	1,693,333.00	1,938,551.00
18	Surplus as regards policyholders	3,127,417.00	2,666,828.00
19	Total liabilities and surplus	4,820,750.00	4,605,379.00
	Details of Write-Ins for Liabilities:		
1601	Amounts due on reinsurance recoveries in excess of contract		13,832.00
1602			
1603			
1698	Summary or remaining write-ins from overflow page	0.00	0.00
1699	Total aggregate write-ins	0.00	13,832.00

ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION
STATEMENT OF INCOME

2015

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	3,773,238.00	3,749,568.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	3,773,238.00	3,749,568.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	870,174.00	855,337.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	2,903,064.00	2,894,231.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	1,050,329.00	1,574,170.00
3	Loss expenses incurred (Expense Exhibit)	117,795.00	187,566.00
4	Other underwriting expenses incurred (Expense Exhibit)	1,235,716.00	1,151,316.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	2,403,840.00	2,913,052.00
7	Net underwriting gain (loss)	499,224.00	-18,821.00
	INVESTMENT INCOME		
8	Net investment income earned	98,866.00	123,053.00
9	Net realized capital gains (losses) less capital gains tax	68,507.00	66,564.00
10	Net investment gain (loss)	167,373.00	189,617.00
	OTHER INCOME		
11	Net gain (loss) from agents' or premium balances charged off		
12	Finance and service charges not included in premiums		
13	Aggregate write-ins for miscellaneous income	52,904.00	49,141.00
14	Total other income	52,904.00	49,141.00
15	Net income, after capital gains tax and before federal income taxes	719,501.00	219,937.00
16	Federal income taxes incurred	181,078.00	-62,781.00
17	Net income	538,423.00	282,718.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	2,666,828.00	2,421,965.00
19	Net income	538,423.00	282,718.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	-83,220.00	-34,686.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	5,386.00	-3,169.00
23	Change in provision for reinsurance		
24	Aggregate write-ins for gains and losses in surplus	0.00	0.00
25	Change in surplus as regards policyholders for the year	460,589.00	244,863.00
26	Surplus as regards policyholders, December 31 current year	3,127,417.00	2,666,828.00
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions	52,904.00	49,141.00
1302			
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	52,904.00	49,141.00
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION**

2015

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	2,867,861.00	2,910,908.00
2	Net investment income	172,608.00	120,798.00
3	Miscellaneous income	52,842.00	48,654.00
4	Total	3,093,311.00	3,080,360.00
5	Benefit and loss related payments	1,484,280.00	1,742,615.00
6	Commissions, expenses paid and aggregate write-ins for deductions	1,270,424.00	1,159,552.00
7	Federal and foreign income taxes paid (recovered)	107,815.00	-138,499.00
8	Total	2,862,519.00	2,763,668.00
9	Net cash from operations	230,792.00	316,692.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	267,503.00	910,165.00
10.2	Stocks	326,474.00	563,406.00
10.3	Real estate		
10.4	Net gains (losses) on cash, cash equivalents and short- term investments		
10.5	Miscellaneous proceeds		
10.6	Total investment proceeds	593,977.00	1,473,571.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	457,548.00	920,115.00
11.2	Stocks	453,368.00	567,556.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	910,916.00	1,487,671.00
11.6	Net cash from investments	-316,939.00	-14,100.00
Cash from Financing and Miscellaneous Sources			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)		
13	Net cash from financing and miscellaneous sources	0.00	0.00
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	-86,147.00	302,592.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	816,390.00	513,798.00
15.2	End of year (cash, cash equivalents and short-term investments)	730,243.00	816,390.00

**ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION**

2015

EXPENSE EXHIBIT

		Current Year
1.1	Claim Adjusting: Direct	0.00
1.2	Reinsurance assumed	0.00
1.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
1.4	Net claim adjusting	0.00
2.1	Commission and Brokerage: Direct commission and brokerage	505,525.00
2.2	Reinsurance assumed excluding contingent	0.00
2.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
2.4	Contingent - direct (commission and brokerage)	0.00
2.5	Contingent - reinsurance assumed (commission and brokerage)	0.00
2.6	Contingent - reinsurance ceded (commission and brokerage)	0.00
2.7	Policy and membership fees (commission and brokerage)	0.00
2.8	Net commission and brokerage	505,525.00
3	Allowances to managers and agents	0.00
4	Advertising	5,836.00
5	Boards, bureaus and associations	29,984.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
8.1	Salary and related items: Salaries	239,190.00
8.2	Payroll taxes	27,875.00
9	Employee relations and welfare	25,518.00
10	Insurance	110,278.00
11	Directors' fees	34,200.00
12	Travel and travel items	31,816.00
13	Rent and rent items	12,000.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	5,386.00
16	Printing and stationery	83,198.00
17	Postage, telephone, exchange and express	9,999.00
18	Legal and auditing	41,617.00
19	Loss adjustment expenses	117,795.00
18	Investment expenses	0.00
19	Totals	774,692.00
20.1	Taxes, licenses and fees: State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	3,569.00
20.3	All other (excluding federal income and real estate)	223.00
20.4	Total taxes, licenses and fees	4,042.00
21	Real estate expenses	9,507.00
22	Real estate taxes	3,695.00
23	Aggregate write-ins for miscellaneous expenses	56,050.00
24	Total expenses incurred (a)	1,353,511.00
25	Less unpaid expenses - current year	43,098.00
26	Add unpaid expenses - prior year	48,164.00
27	Total expenses paid	1,358,577.00
Details of Write-Ins:		
2301	Property inspections	56,050.00
2302		
2303		
2304		
2305		
2399	Total Write-ins	56,050.00

(a) Includes management fees of \$0 to affiliates and \$0 to non-affiliates

ANNUAL STATEMENT FOR THE YEAR 2015
WOODVILLE MUTUAL INSURANCE ASSOCIATION

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	1,378,263,164	4,728
2	Written during the year	67,432,128	178
3	Total	1,445,695,292	4,906
4	Deduct those expired and cancelled	99,541,565	512
5	In force December 31 of current year	1,346,153,727	4,394
6	Deduct amount reinsured	0	XXX
7	Net amount in force	1,346,153,727	XXX

UNDERWRITING EXHIBIT - PART 2
LOSSES INCURRED

1	2	3	4	5	6
Lines of Business	Direct Losses Incurred	Losses Incurred on Reinsurance Assumed	Deduct: Reinsurance Recovered on Incurred Losses	Deduct: Salvage and Subrogation Converted To Cash	* Net Losses Incurred Columns 2 and 3 minus Columns 4 and 5
Property	1,620,103.00		569,774.00		1,050,329.00
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 1,620,103.00	\$ -	\$ 569,774.00	\$ -	\$ 1,050,329.00

* Total should equal Line 2, Page 4, Current Year.

UNDERWRITING EXHIBIT - PART 2A
UNPAID LOSSES and LOSS ADJUSTMENT EXPENSES

1	2	3	4	5	6
Lines of Business	Direct Unpaid Losses	Unpaid Losses on Reinsurance Assumed	Deduct: Reinsurance Recoverable on Unpaid Losses	** Unpaid Loss Adjustment Expenses	*** Net Unpaid Losses Columns 2 and 3 minus Column 4
Property	401,740.00		263,796.00		137,944.00
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 401,740.00	\$ -	\$ 263,796.00	\$ -	\$ 137,944.00

** Total should equal Line 2, Page 3, Current Year.

*** Total should equal Line 1, Page 3, Current Year.

**ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION**

2015

EXHIBIT OF NONADMITTED ASSETS

		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1	Bonds			0.00
2	Preferred and common stocks and mutual funds			0.00
3	Real estate (less liens, encumbrances)			0.00
4	Cash			0.00
5	Short-term investments			0.00
6	Aggregate write-ins for invested assets			0.00
7	Subtotals, cash and invested assets	0.00	0.00	0.00
8	Investment income due and accrued			0.00
9.1	Assessments or premiums in the course of collection (including agents balances)			0.00
9.2	Premium receivable for advance pay			0.00
9.3	Earned but unbilled premiums (post assessment)			0.00
10.1	Amounts recoverable from reinsurers			0.00
10.2	Funds held by or deposited with reinsured companies			0.00
11.1	Current federal income tax recoverable and interest thereon			0.00
11.2	Net deferred tax asset			0.00
12	Electronic data processing equipment and software			0.00
13	Furniture and equipment	9,398.00	14,784.00	5,386.00
14	Receivables from parent, subsidiaries and affiliates			0.00
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00
16	Total Assets	9,398.00	14,784.00	5,386.00
	Details of Write-Ins for Assets:			
1501		0.00	0.00	0.00
1502		0.00	0.00	0.00
1503		0.00	0.00	0.00
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00

2015 ANNUAL STATEMENT OF WOODVILLE MUTUAL INSURANCE ASSOCIATION

SCHEDULE A

Showing All Real Estate **OWNED** December 31 of Current Year

1	2	3	4	5	6	7	8	9	10
Description of Property	Date Acquired	Name of Vendor	Actual Cost	Current Year Acquisitions or Permanent Improvements	Accumulated Depreciation	Amount of Encumbrances	Book Value End of Current Year (Col. 4+5-6-7) *	Gross Income Current Year (Real Estate)	Gross Expenses Current Year (Real Estate)
Buildings and Improvements	Various		378,385.00	30,703.00	230,004.00		179,084.00	12,000.00	12,000.00
							-		
							-		
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 378,385.00	\$ 30,703.00	\$ 230,004.00	\$ -	\$ 179,084.00	\$ 12,000.00	\$ 12,000.00

*Total to agree with Page 2, Line 3, Current Year.

FURNITURE, FIXTURES and AUTOMOBILES

Showing All Furniture, Fixtures and Automobiles **OWNED** December 31 of Current Year

1	2	3	4	5	6	7	8
Description	Date Acquired	Name of Vendor	Actual Cost	Current Year Acquisitions or Permanent Improvements	Accumulated Depreciation	Amount of Encumbrances	Book Value End of Current Year (Col. 4+5-6-7)
Equipment	Various		122,530.00	11,007.00	118,753.00		14,784.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 122,530.00	\$ 11,007.00	\$ 118,753.00	\$ -	\$ 14,784.00

Showing all **BONDS** Owned on December 31 of Current Year

* Annual Statement Value

Showing all Preferred & Common Stocks and Mutual Funds Owned December 31 of Current Year

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2015

ANNUAL STATEMENT OF THE

WOODVILLE MUTUAL INSURANCE ASSOCIATION

SCHEDULE D - PART 3

Showing all Bonds and Preferred & Common Stocks **ACQUIRED** During the Current Year

Bonds, preferred stocks, common stocks and mutual funds to be grouped separately.

1 CUSIP #	2 Description Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year.	3 * Date Acquired	4 Name of Vendor	5 No. of Shares of Stock	6 Cost to Company (Excluding Accrued Interest on Bonds)	7 Par Value of Bonds	8 Paid for Accrued Interest and Dividends
BONDS - GOVERNMENT							
912810FR4	US TREASURY TIP 2.375%	2/17/2015	CHARLES SCHWAB		59,379.66	40,000.00	111.40
912828QV5	UST INFL IDX .0625%	12/15/2015	CHARLES SCHWAB		47,842.33	45,000.00	124.23
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS							
177452DJ5	CITRUS COUNTY FL	7/13/2015	CHARLES SCHWAB		56,612.00	50,000.00	823.23
276509DV5	EASTERN IL UNIV COPS EDUC	7/16/2015	CHARLES SCHWAB		26,148.25	25,000.00	485.07
491552UY9	KY ST TPK AUTH	3/26/2015	CHARLES SCHWAB		28,889.00	25,000.00	327.75
5168233L3	LAREDO TX DB LTX	8/19/2015	CHARLES SCHWAB		30,886.90	30,000.00	30.00
79642BHS5	SAN ANTONIO TX WTR REV	10/1/2015	CHARLES SCHWAB		49,785.55	45,000.00	946.99
982347WQ1	W CONTRA CSTA CA USD GO	9/23/2015	CHARLES SCHWAB		29,808.25	25,000.00	259.47
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS							
3136A5XR2	FANNIE MAE REMIC 2.250%	6/3/2015	CHARLES SCHWAB		23,851.91	37,000.00	10.64
36179QYR6	GNMA PL MA2520M 3.00%	1/15/2015	CHARLES SCHWAB		104,343.75	100,000.00	166.67
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES							
063671101	BANK MONTREAL QUEBEC	1/20/2015	CHARLES SCHWAB	100.00	6,253.75		
693475105	PNC FINANCIAL SERVICES	8/26/2015	CHARLES SCHWAB	82.00	7,129.83		
STOCKS - INDUSTRIAL AND MISCELLANEOUS							
031162100	AMGEN INCORPORATED	8/24/2015	CHARLES SCHWAB	41.00	6,116.31		
035710409	ANNALY CAPITAL MGMT REIT	4/9/2015	CHARLES SCHWAB	384.00	3,989.69		
037833100	APPLE INC	4/9/2015	CHARLES SCHWAB	40.00	5,031.75		
037833100	APPLE INC	8/24/2015	CHARLES SCHWAB	71.00	7,323.47		
037833100	APPLE INC	8/26/2015	CHARLES SCHWAB	49.00	5,224.90		
089302103	BIG LOTS INC	12/15/2015	CHARLES SCHWAB	340.00	13,092.15		
205887102	CONAGRA FOODS INC	12/15/2015	CHARLES SCHWAB	381.00	15,127.03		
294429105	EQUIFAX INC	5/12/2015	CHARLES SCHWAB	140.00	13,828.35		
345370860	FORD MOTOR COMPANY	8/26/2015	CHARLES SCHWAB	450.00	5,858.50		
370334104	GENERAL MILLS INC	10/20/2015	CHARLES SCHWAB	141.00	7,986.72		
418056107	HASBRO INC	1/20/2015	CHARLES SCHWAB	79.00	4,149.18		
438516106	HONEYWELL INTERNATIONAL INC	8/24/2015	CHARLES SCHWAB	105.00	9,996.55		
457153104	INGRAM MICRO INC	11/16/2015	CHARLES SCHWAB	221.00	6,705.25		

460146103	INTERNATIONAL PAPER	5/12/2015	CHARLES SCHWAB	113.00	5,913.20		
460146103	INTERNATIONAL PAPER	8/26/2015	CHARLES SCHWAB	78.00	3,242.60		
46429B689	ISHARES MSCI EAFE	2/25/2015	CHARLES SCHWAB	125.00	8,305.68		
46429B689	ISHARES MSCI EAFE	8/24/2015	CHARLES SCHWAB	136.00	8,405.59		
56585A102	MARATHON PETE CORP	8/26/2015	CHARLES SCHWAB	200.00	8,749.95		
58155Q103	MCKESSON CORPORATION	8/26/2015	CHARLES SCHWAB	21.00	4,016.80		
800013104	SANDERSON FARMS INC	1/20/2015	CHARLES SCHWAB	255.00	20,829.70		
806857108	SCHLUMBERGER LTD	1/20/2015	CHARLES SCHWAB	103.00	8,287.88		
806857108	SCHLUMBERGER LTD	8/26/2015	CHARLES SCHWAB	78.00	5,419.03		
808524730	SCHWAB FND EMERG MKTS LG CO	1/20/2015	CHARLES SCHWAB	275.00	6,445.51		
808524730	SCHWAB FND EMERG MKTS LG CO	8/26/2015	CHARLES SCHWAB	275.00	5,219.47		
808524870	SCHWAB US TIPS ETF	10/20/2015	CHARLES SCHWAB	1575.00	86,859.99		
808524870	SCHWAB US TIPS ETF	5/12/2015	CHARLES SCHWAB	100.00	5,426.20		
854502101	STANLEY BLACK & DECKER	5/12/2015	CHARLES SCHWAB	176.00	18,190.89		
87612E106	TARGET CORPORATION	8/24/2015	CHARLES SCHWAB	93.00	7,016.50		
882508104	TEXAS INSTRUMENTS	5/12/2015	CHARLES SCHWAB	253.00	13,768.73		
89151E109	TOTAL S A ADR	1/20/2015	CHARLES SCHWAB	70.00	3,545.35		
89151E109	TOTAL S A ADR	7/22/2015	CHARLES SCHWAB	200.00	9,734.95		
STOCKS - MUTUAL FUNDS							
233203421	DFA EMERGING MKTS CORE EQUITY	VARIOUS	CHARLES SCHWAB	469.63	7,520.00		
233203611	DFA EMERGING MKTS SMALL CAP PORT INSTL	VARIOUS	CHARLES SCHWAB	230.68	4,020.00		
411511306	HARBOR INTERNATIONAL FUND INSTL CL	VARIOUS	CHARLES SCHWAB	165.19	11,220.00		
413838202	OAKMARK INTL FD CLASS I	VARIOUS	CHARLES SCHWAB	1351.35	31,000.00		
861728400	STONE RIDGE HIGH YIELD REINS	VARIOUS	CHARLES SCHWAB	425.74	4,320.00		
861728103	STONE RIDGE REINSURANCE RISK	VARIOUS	CHARLES SCHWAB	4791.60	48,096.97		
XXX	Totals	XXX	XXX	XXX	\$ 910,916.02	\$ 422,000.00	\$ 3,285.45

*The items with reference to each issue of bonds or stocks acquired at public offerings may be totaled in one line and the word "various" inserted in Columns 2 and 3.

SCHEDULE D - PART 4

Showing all Bonds and Preferred & Common Stocks SOLD, REDEEMED OR Otherwise DISPOSED OF During the Current Year

Bonds, preferred stocks, common stocks and mutual funds to be grouped separately.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Cusip #	Description	Date Sold	Name of Purchaser (If matured or called under redemption option, so state and give price at which called.)	No. of Shares of Stock	Consideration (Excluding Accrued Interest on Bonds)	Par Value of Bonds	Cost to Company (Excluding Accrued Interest on Bonds)	Book Value at Date of Sale	Increase, By Adjustment in Book Value During Year	Decrease, By Adjustment in Book Value During Year	Profit on Sale	Loss on Sale	Interest on Bonds Received During Year (including accrued interest on bonds sold)	Dividends on Stocks Received During Year (Including accrued dividends on stocks sold)
BONDS - GOVERNMENT														
912828MR8	US TREASURY NOTE 2.375%	1/20/2015	CHARLES SCHWAB		25,058.59	25,000.00	25,545.90	25,014.16			44.43	-	234.55	
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS														
018340KZ1	ALLENTOWN PA 5.20%	2/10/2015	CHARLES SCHWAB	10000.00	10,000.00		9,580.00	9,657.33			342.67	-	186.33	
245589BT2	DELANO CA CMN 5.660%	3/3/2015	CHARLES SCHWAB	2000.00	20,200.00		19,564.00	19,861.87			338.13	-	566.00	
476623BJ1	JERSEY CITY NJ 5.650%	11/15/2015	CHARLES SCHWAB	5000.00	5,000.00		4,584.10	5,000.00			-	-	280.00	
575930T77	MASSACHUSETTS ST HSG 5.25%	2/1/2015	CHARLES SCHWAB	5000.00	5,000.00		5,132.30	5,059.23			-	59.23	153.13	
584853KA2	MEDIAN OHIO CITY SCHOOL 5.00%	6/1/2015	CHARLES SCHWAB	25000.00	25,000.00		26,335.50	25,799.67			-	799.67		
58607EBA1	MEMPHIS CTR CITY 5.80%	12/1/2015	CHARLES SCHWAB	25000.00	25,000.00		25,175.75	25,000.00			-	-	1,450.00	
641272BS7	NEVADA HSG DIV 5.110%	10/1/2015	CHARLES SCHWAB	5000.00	5,000.00		5,005.00	5,001.80			-	1.80	255.50	
758582BW9	REEVES CNTY TEX CTF 6.00%	8/26/2015	CHARLES SCHWAB	50000.00	50,186.00		49,525.00	49,899.90			286.10	-	2,250.00	
79729PBQ0	SAN DIEGO CALIF 5.950%	10/1/2015	CHARLES SCHWAB	5000.00	5,000.00		4,709.80	4,922.46			77.54	-	297.50	
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS														
3136A5XR2	FANNIE MAE REMIC	VARIOUS	CHARLES SCHWAB		2,789.37			1,798.16			991.21	-		
31395MUF4	FREDDIE MAC REMIC	VARIOUS	CHARLES SCHWAB		13,370.70			9,188.97			4,181.73	-		
36179ME22	GNMA II MA0153	VARIOUS	CHARLES SCHWAB		20,227.70			21,238.97			-	1,011.27		
36179QYR6	GNMA PL MA2520M	VARIOUS	CHARLES SCHWAB		8,545.80			8,917.01			-	371.21		
36202EBD0	GNMA II #003636	VARIOUS	CHARLES SCHWAB		1,523.92			1,525.35			-	1.43		
36202ERS0	GNMA II #004097	VARIOUS	CHARLES SCHWAB		1,773.90			1,763.37			10.53	-		
36202FDW3	GNMA II #004617	VARIOUS	CHARLES SCHWAB		5,146.68			5,202.15			-	55.47		
36202FWD4	GNMA II #005144	VARIOUS	CHARLES SCHWAB		5,808.10			5,973.99			-	165.89		
36202FYF7	GNMA II # 005210	VARIOUS	CHARLES SCHWAB		2,194.54			2,303.32			-	108.78		
36209S5S6	GNMA POOL 480657X	VARIOUS	CHARLES SCHWAB		387.58			346.50			41.08	-		
BONDS - INDUSTRIAL AND MISCELLANEOUS														
05949AEN6	BOA MTG SECURITIES 5.50%	10/26/2015	CHARLES SCHWAB		1,000.00	1,000.00	1,005.00	1,004.83			-	4.83	45.83	
496902AJ6	KINROSS GOLD 5.125%	8/26/2015	CHARLES SCHWAB		23,095.50	25,000.00	25,793.80	25,529.90			-	2,434.40	1,281.26	
55265K3Z0	MASTER ASSETS SECS 5.00%	VARIOUS	CHARLES SCHWAB		682.95			451.54			231.41	-		
76111XFY4	RESIDENTIAL FUNDING 5.20%	1/27/2015	CHARLES SCHWAB		1,000.00	1,000.00	1,007.50	1,006.11			-	6.11	4.33	
76111XFY4	RESIDENTIAL FUNDING 5.20%	2/25/2015	CHARLES SCHWAB		1,000.00	1,000.00	1,007.50	1,006.11			-	6.11	8.66	
76111XFY4	RESIDENTIAL FUNDING 5.20%	4/27/2015	CHARLES SCHWAB		1,000.00	1,000.00	1,007.50	1,006.11			-	6.11	17.32	
76111XFY4	RESIDENTIAL FUNDING 5.20%	5/26/2015	CHARLES SCHWAB		1,000.00	1,000.00	1,007.50	1,006.11			-	6.11	21.67	
76111XFY4	RESIDENTIAL FUNDING 5.20%	7/27/2015	CHARLES SCHWAB		1,000.00	1,000.00	1,007.50	1,006.11			-	6.11	26.00	

[illegible]

REINSURANCE SCHEDULE
Reinsurance Ceded and Reinsurance Assumed

1	2	3	4	5	6	7	8
Reinsurer or Reinsured	Ceded or Assumed	Location of Company	Total Amount Reinsured	Total Premiums Ceded *	Total Premiums Assumed **	Largest Risk Ceded or Assumed	Remarks
American Agriculture Ins Co	4.750%	Three Logan Sq		870,174.00		4,761,000	
Hannover Ruckversicherung AG	7.000%	1717 Arch St					
Regional Treaty Services:		Suite 800					
The Toa Reinsurance Co of Amer	15.500%	Philadelphia, PA					
Transatlantic Reinsurance Co	4.750%	19103					
Allied World Reinsurance Mgt	18.000%						
American Agri Ins Co	13.500%						
Berkley Insurance Company	12.500%						
Employers Mutual Casualty Co	15.250%						
Farmers Mut Hail Ins Co of Iowa	8.750%						
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 870,174.00	\$ -	XXX	XXX

*Total to agree with Page 4, Line 1.4, Current Year.

**Total to agree with Page 4, Line 1.5, Current Year.

COMPENSATION SCHEDULE

Show all salaries, commissions, claim adjustment expenses, directors fees and expenses, and travel items paid in the current year for the top 5 officers/employees and all directors, travel or car allowances, if paid, are to be included.

1	2	3	4	5	6	7	8	9
Name of Payee	Title	Salaries	Commissions	Claim Adjustment Expenses	Directors Fees & Expenses	Travel & Travel Items	All Other	Total
Officers/Employees:								
1) Jonathon S. Younker	President / Treasurer	89,449.96						\$ 89,449.96
2) Andrew Younker	Vice President	42,794.60						\$ 42,794.60
3) Galen Koepke	Secretary	5,400.00						\$ 5,400.00
4) Karen Younker	Office Manager	51,932.40						\$ 51,932.40
5) Timothy Younker	Inspector Sales	13,800.00						\$ 13,800.00
								\$ -
Directors:								
Jeff Goetz	Director				5,400.00			\$ 5,400.00
Jonathon S. Younker	Director				5,400.00			\$ 5,400.00
Larry Mawhor	Director (Retire 4/17/15)				1,800.00	218.40		\$ 2,018.40
Lewis Renollet	Director				5,400.00			\$ 5,400.00
John Bergman	Director				5,400.00			\$ 5,400.00
Galen Koepke	Director				5,400.00			\$ 5,400.00
Scott Rothweiler	Director				5,400.00			\$ 5,400.00
Jodi Gray	CSR	25,102.46						\$ 25,102.46
Maryann Crowley	CSR	16,957.35						\$ 16,957.35
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 245,436.77	\$ -	\$ -	\$ 34,200.00	\$ 218.40	\$ -	\$ 279,855.17

GENERAL INTERROGATORIES
(Answer all questions and attach additional sheets if necessary.)

1. Company's retention:

Fire\$100,000Wind\$100,000Other\$100,000

1a. Retention before reinsurance applies for:

Catastrophe Reinsurance\$250,000Aggregate excess of loss\$1,990,000

2. What is the largest risk assumed and retained:

\$4,761,000

3. What kind of perils are being covered?

As prescribed by ORC 3939

4. Have the by-laws been amended during the current year?

No

If so, were such amendments filed with the Ohio Department of Insurance?

5. In what counties does the Company operate:

All counties

6. Name of Principal Officer and amount of bond.

Johnathon S. Younker \$100,000

7. Are all of the persons who handle funds of the Company bonded?

Yes

X

No

State the name and amount of each bond on each, except person named in Item 6 above.

Blanket Bond

All employees \$100,000

8. Does the Company have an annual audit conducted by an independent CPA?

Yes

9. State the number of members holding policies in the Company.

4394

10. Was an annual report of the Company made available to each policyholder?

Yes

If so, did such report agree with the annual statement filed with the Ohio Department of Insurance?

Yes

11. State as of what date the latest examination of the Company was made by the Ohio Department of Insurance.

12/31/2013

12. How many assessments were made during the year?

Various

Date of last assessment

Various

13. Did the assessment provide for all losses, expenses and all other liabilities prior to the date of assessment?

Yes

14. Rate of policy fee

0

15. State the amount of borrowed money since date of last assessment

0

interest thereon

16. Does any person, firm, corporation or association have any claim, contingent or otherwise, against this Company which is NOT included in the liabilities on page 2 of this statement?

Yes

No

X

If yes, give the amount, terms for payment and reasons why such were not recorded as a liability on page 2 of this statement.

2015

Showing All Balances (according to Company's Records) Carried in Each Bank or Savings and Loan

All Columns Must Be Completed for Each Deposit, CD, Checking Account, etc.

*Total to agree with Page 2, Line 4, Current Year.

ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION

2015

ORGANIZATIONAL CHART

LIST ALL ENTITIES THAT ARE MEMBERS OF AN INSURANCE COMPANY HOLDING SYSTEM AS
DEFINED IN ORC 3901.32

Woodville Mutual Insurance Association (Parent Company)
Woodville Mutual Insurance Agency, Inc. (Wholly Owned Subsidiary)

**ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION**

2015

Overflow Page for Write-ins

Additional Write-ins for Assets:

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1504				0.00	
1505	None			0.00	
1506				0.00	
1597	Summary of remaining write-ins for Line 15 page 2	0.00	0.00	0.00	0.00

Additional Write-ins for Liabilities:

		Current Year	Prior Year
1604			
1605	None		
1606			
1697	Summary of remaining write-ins for Line 16 page 3	0.00	0.00

Additional Write-ins for Statement of Income:

		Current Year	Prior Year
	None		
	Summary of remaining write-ins for Statement of Income page 4	0.00	0.00

Additional Write-ins for Nonadmitted Assets:

		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1504				0.00
1505	None			0.00
1506				0.00
1597	Summary of remaining write-ins for Line 15 page 9	0.00	0.00	0.00

Overflow Page for Investments Owned
SCHEDULE D - PART 1
Showing all BONDS Owned on December 31 of Current Year

1 Cusip #	2 Description Give complete and accurate description of all bonds owned.	3 From Whom Acquired	4 Date Acquired	5 Par Value	6 Actual Cost	7 Book Value / Amortized Value*	8 Market Value December 31 of Current Year	Interest			12 Increase by Adjustment, in Book Value During Year	13 Decrease by Adjustment, in Book Value During Year	14 Amount of Interest due and accrued Dec. 31. Current year, on bonds in default as to principal or interest	15 Maturity Date	16 NAIC Designation
								9 Rate (%)	10 Amount Due and Accrued Dec. 31 of Current Year on bonds not in default	11 Gross Am't Received During Year					
BONDS - GOVERNMENT															
912828UL2	US TREASURY NOTE	CHARLES SCHWAB	3/19/2013	50,000.00	50,492.19	50,292.11	49,476.55	1.375%	288.18	687.50	815.56			1/31/2020	1
912828PC8	US TREASURY NOTE	CHARLES SCHWAB	10/24/2012	50,000.00	54,584.17	52,725.20	51,953.15	2.625%	165.41	1,312.50	772.05			11/15/2020	1
912828SV3	US TREASURY NOTE	CHARLES SCHWAB	5/8/2013	50,000.00	50,558.60	50,393.98	49,171.90	1.750%	110.27	875.00	1,222.08			5/15/2022	1
912828VJ6	US TREASURY NOTE	CHARLES SCHWAB	7/9/2013	50,000.00	49,335.50	49,570.51	50,351.55	1.875%	-	937.50		781.04		6/30/2020	1
912828RC6	US TREASURY NOTE	CHARLES SCHWAB	8/19/2014	50,000.00	50,270.75	50,217.72	50,585.95	2.125%	401.71	1,062.50		368.23		8/15/2021	1
912828VV9	US TREASURY NOTE	CHARLES SCHWAB	9/15/2014	50,000.00	50,198.35	50,155.28	50,804.70	2.125%	355.14	1,062.50		649.42		8/31/2020	1
912828RE2	US TREASURY NOTE	CHARLES SCHWAB	9/15/2014	50,000.00	49,966.50	49,977.43	50,335.95	1.500%	250.68	750.00		358.52		8/31/2018	1
912828A75	US TREASURY NOTE	CHARLES SCHWAB	12/26/2014	50,000.00	49,968.50	49,976.40	50,234.40	1.500%	-	750.00		258.00		12/31/2018	1
912810FR4	US TREASURY TIP	CHARLES SCHWAB	2/17/2015	40,000.00	59,379.66	57,365.15	57,347.90	2.375%	439.86	597.59	17.25			1/15/2025	1
912828QV5	UST INFL IDX	CHARLES SCHWAB	12/15/2015	45,000.00	47,842.33	47,819.46	47,813.62	0.625%	12.33	-	5.84			7/15/2021	
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS															
018340KZ1	ALLENTOWN PA	CHARLES SCHWAB	11/18/2011	30,000.00	28,740.00	29,061.34	30,066.00	5.200%	388.93	1,560.00		1,004.66		10/1/2029	1
054105LL3	AVON LAKE SD	CHARLES SCHWAB	8/5/2014	25,000.00	25,938.75	25,793.48	25,938.75	5.250%	107.88	875.00		145.27		12/1/2023	1
094149LY5	BLOOMFIELD CHART T MI GO	CHARLES SCHWAB	5/28/2014	25,000.00	27,768.75	27,510.81	27,159.50	5.370%	220.68	1,342.50	351.31			5/1/2032	1
123565HS5	BUTLER COUNTY OH UTIL WTR	CHARLES SCHWAB	8/5/2014	25,000.00	25,025.00	25,016.88	24,939.50	1.950%	40.07	487.50	77.38			12/1/2018	1
130534B66	CALIFORNIA POLLUTION CTL	CHARLES SCHWAB	8/1/2013	25,000.00	26,132.00	25,862.98	26,100.50	4.750%	97.60	1,187.50		237.52		12/1/2023	
167505FF8	CHICAGO ILL BRD ED	CHARLES SCHWAB	10/4/2012	25,000.00	28,022.25	27,183.32	25,609.25	5.000%	102.74	1,250.00	1,574.07			12/1/2024	1
177452DJ5	CITRUS COUNTY FL	CHARLES SCHWAB	7/13/2015	50,000.00	56,612.00	56,159.73	55,624.50	5.645%	703.69	1,411.25	535.23			10/1/2022	1
18571PAJ4	CLERMONT COUNTY	CHARLES SCHWAB	10/6/2014	25,000.00	26,622.75	26,370.50	26,643.75	4.150%	85.27	1,037.50		273.25		12/1/2022	1
194304AH4	COLL PARK BUSINESS GA REV	CHARLES SCHWAB	6/17/2014	40,000.00	45,807.80	44,714.48	44,262.00	6.710%	1,117.72	2,684.00	452.48			2/1/2023	1
276509DV5	EASTERN IL UNIV COPS EDUC	CHARLES SCHWAB	7/16/2015	25,000.00	26,148.25	26,122.20	26,350.75	6.350%	395.79	793.75		228.55		4/1/2036	2
367080AU2	GARZA CNTY TEX PU	CHARLES SCHWAB	3/28/2012	25,000.00	24,900.00	24,928.02	25,826.50	7.200%	448.77	1,800.00		898.48		10/1/2025	2
419800HB6	HAWAII ST DEPT BU	CHARLES SCHWAB	7/2/2013	25,000.00	25,275.00	25,221.24	25,738.00	4.600%	189.04	1,150.00		516.76		5/1/2026	2
491552UY9	KY ST TPK AUTH	CHARLES SCHWAB	3/26/2015	25,000.00	28,889.00	28,579.22	27,569.50	5.244%	657.30	655.50	1,009.72			7/1/2025	1
5168233L3	LAREDO TX DB LTX	CHARLES SCHWAB	8/19/2015	30,000.00	30,886.90	30,866.90	29,577.90	4.000%	440.55	-	1,289.00			2/15/2032	1
537377FQ1	LITTLE ROCK ARK	CHARLES SCHWAB	2/6/2008	50,000.00	51,952.50	50,878.38	50,104.50	6.370%	1,326.36	3,185.00	773.88			8/1/2022	1
587316LZ1	MEQUON WI GO	CHARLES SCHWAB	6/16/2014	50,000.00	57,485.50	56,147.75	54,951.00	5.300%	1,103.56	2,650.00	1,196.75			8/1/2023	1
58970MAA3	MERIDIAN HSG AUTH	CHARLES SCHWAB	1/27/2014	25,000.00	26,626.75	26,349.57	26,013.00	5.000%	414.38	1,250.00	336.57			12/1/2015	1
641272BS7	NEVADA HSG DIV	CHARLES SCHWAB	7/18/2012	5,000.00	5,005.00	5,000.69	4,966.85	5.110%	63.70	255.50	33.84			4/1/2017	1
67732PBQ0	OHIO COUNTY W VA CNTY	CHARLES SCHWAB	1/14/2013	25,000.00	25,352.25	25,265.82	25,504.00	5.000%	414.38	1,250.00		238.18		3/1/2025	2
717146RY2	PHARR SAN JUAN	CHARLES SCHWAB	6/16/2011	30,000.00	31,487.50	30,777.09	33,595.50	5.497%	686.75	1,649.10		2,818.41		2/1/2021	1
736746VP0	PORTLAND ORE UR	CHARLES SCHWAB	4/1/2011	50,000.00	51,025.00	50,346.97	53,639.00	5.535%	121.32	2,767.50		3,292.03		6/15/2018	1
76803EAB4	RIVER CITY REGAL/HERITAGE COAL CO	CHARLES SCHWAB	7/16/2009	25,000.00	24,400.00	24,589.36	28,060.25	8.090%	332.47	2,022.50		3,470.89		11/1/2029	

Cusip #	and mutual funds owned.	From Whom Acquired	Acquired	Shares	Stocks)	Book Value	Value	Current Year	Actual Cost	Year	Dec. 31	During Year	During Year
62989105	NAMICO INSURANCE COMPANY	NAMICO		30.00		8,643.57	276.35	8,643.57	1,500.00				
	WOODVILLE MUTUAL INSURANCE AGENCY INC	SAMES	6/25/1992	50.00		35,778.00	715.56	35,778.00	500.00				
STOCKS - PUBLIC UTILITIES													
902681105	U G I CORPORATION	CHARLES SCHWAB	10/19/2009	600.00		20,256.00	33.76	20,256.00	10,111.75	533.96			
902681105	U G I CORPORATION	CHARLES SCHWAB	6/4/2010	150.00		5,064.00	33.76	5,064.00	2,588.27	133.52			
902681105	U G I CORPORATION	CHARLES SCHWAB	3/19/2012	150.00		5,064.00	33.76	5,064.00	2,782.75	133.52			
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES													
063671101	BANK MONTREAL QUEBEC	CHARLES SCHWAB	1/20/2015	100.00		5,642.00	56.42	5,642.00	6,253.75	251.21			
46625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	8/26/2013	100.00		6,603.00	66.03	6,603.00	5,247.75	168.00			
46625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	2/6/2014	125.00		8,253.75	66.03	8,253.75	7,057.33	210.00			
744320102	PRUDENTIAL FINANCIAL INC	CHARLES SCHWAB	1/7/2014	126.00		10,257.66	81.41	10,257.66	11,440.38	307.44			
891160509	TORONTO DOMINION BANK	CHARLES SCHWAB	9/9/2009	340.00		13,317.80	39.17	13,317.80	10,487.58	535.07			
891160509	TORONTO DOMINION BANK	CHARLES SCHWAB	11/20/2012	24.00		940.08	39.17	940.08	964.91	37.77			
89417E109	TRAVELERS COMPANIES INC	CHARLES SCHWAB	3/11/2013	200.00		22,572.00	112.86	22,572.00	16,350.35	476.00			
949746101	WELLS FARGO & CO	CHARLES SCHWAB	6/28/2012	375.00		20,385.00	54.36	20,385.00	12,073.09	553.14			
STOCKS - INDUSTRIAL AND MISCELLANEOUS													
88579Y101	3M COMPANY	CHARLES SCHWAB	12/29/2009	70.00		10,544.80	150.64	10,544.80	5,901.61	287.00			
88579Y101	3M COMPANY	CHARLES SCHWAB	3/15/2010	50.00		7,532.00	150.64	7,532.00	4,058.45	205.00			
031162100	AMGEN INCORPORATED	CHARLES SCHWAB	8/24/2015	41.00		6,655.53	162.33	6,655.53	6,116.31	32.39			
035710409	ANNALY CAPITAL MGMT REIT	CHARLES SCHWAB	8/20/2014	520.00		4,877.60	9.38	4,877.60	6,168.53	624.00			
035710409	ANNALY CAPITAL MGMT REIT	CHARLES SCHWAB	4/9/2015	384.00		3,601.92	9.38	3,601.92	3,989.69	230.40			
037833100	APPLE INC	CHARLES SCHWAB	4/9/2015	40.00		4,210.40	105.26	4,210.40	5,031.75	62.40			
037833100	APPLE INC	CHARLES SCHWAB	8/24/2015	71.00		7,473.46	105.26	7,473.46	7,323.47	36.92			
037833100	APPLE INC	CHARLES SCHWAB	8/26/2015	49.00		5,157.74	105.26	5,157.74	5,224.90	25.48			
039483102	ARCHER DANIELS MIDLAND CO	CHARLES SCHWAB	10/20/2014	150.00		5,502.00	36.68	5,502.00	6,808.30	168.00			
089302103	BIG LOTS INC	CHARLES SCHWAB	12/15/2015	340.00		13,103.60	38.54	13,103.60	13,092.15	-			
166764100	CHEVRON CORPORATION	CHARLES SCHWAB	8/15/2008	150.00		13,494.00	89.96	13,494.00	12,612.87	695.50			
17275R102	CISCO SYSTEMS INC	CHARLES SCHWAB	10/20/2014	350.00		9,504.25	27.16	9,504.25	8,027.10	287.00			
205887102	CONAGRA FOODS INC	CHARLES SCHWAB	12/15/2015	381.00		16,062.96	42.16	16,062.96	15,127.03	-			
294429105	EQUIFAX INC	CHARLES SCHWAB	7/15/2014	67.00		7,461.79	111.37	7,461.79	4,916.67	77.72			
294429105	EQUIFAX INC	CHARLES SCHWAB	5/12/2015	140.00		15,591.80	111.37	15,591.80	13,828.35	121.80			
G3223R108	EVEREST RE GROUP LTD	CHARLES SCHWAB	5/7/2013	99.00		18,125.91	183.09	18,125.91	13,354.66	396.00			
30231G102	EXXON MOBIL CORPORATION	CHARLES SCHWAB	4/29/2010	35.00		2,728.25	77.95	2,728.25	2,423.02	100.80			
30231G102	EXXON MOBIL CORPORATION	CHARLES SCHWAB	6/4/2010	100.00		7,795.00	77.95	7,795.00	6,094.85	288.00			
345370860	FORD MOTOR COMPANY	CHARLES SCHWAB	8/26/2015	450.00		6,340.50	14.09	6,340.50	5,858.50	67.50			
369550108	GENERAL DYNAMICS CORP	CHARLES SCHWAB	11/10/2014	75.00		10,302.00	137.36	10,302.00	10,556.94	201.75			
370334104	GENERAL MILLS INC	CHARLES SCHWAB	10/20/2015	141.00		8,130.06	57.66	8,130.06	7,986.72	-			
375558103	GILEAD SCIENCES INC	CHARLES SCHWAB	9/15/2014	154.00		15,583.26	101.19	15,583.26	15,585.74	198.66			
418056107	HASBRO INC	CHARLES SCHWAB	1/20/2015	79.00		5,321.44	67.36	5,321.44	4,149.18	142.99			
438516106	HONEYWELL INTERNATIONAL INC	CHARLES SCHWAB	8/24/2015	105.00		10,874.85	103.57	10,874.85	9,996.55	62.48			
457153104	INGRAM MICRO INC	CHARLES SCHWAB	11/16/2015	221.00		6,713.98	30.38	6,713.98	6,705.25	-			
458140100	INTEL CORP	CHARLES SCHWAB	1/7/2014	471.00		16,225.95	34.45	16,225.95	12,060.43	452.16			
460146103	INTERNATIONAL PAPER	CHARLES SCHWAB	5/12/2015	113.00		4,260.10	37.70	4,260.10	5,913.20	121.66			
460146103	INTERNATIONAL PAPER	CHARLES SCHWAB	8/26/2015	78.00		2,940.60	37.70	2,940.60	3,242.60	52.78			
459200101	INTL BUSINESS MACHINES	CHARLES SCHWAB	4/24/2007	79.00		10,871.98	137.62	10,871.98	7,821.23	395.00			
46429B689	ISHARES MSCI EAFE	CHARLES SCHWAB	6/10/2013	100.00		6,487.00	64.87	6,487.00	5,825.85	161.39			
46429B689	ISHARES MSCI EAFE	CHARLES SCHWAB	2/25/2015	125.00		8,108.75	64.87	8,108.75	8,305.68	201.74			

46429B689	ISHARES MSCI EAFE	CHARLES SCHWAB	8/24/2015	136.00		8,822.32	64.87	8,822.32	8,405.59	91.06			
464287176	ISHARES TR BARLCAYS TIPS	CHARLES SCHWAB	3/19/2013	205.00		22,484.40	109.68	22,484.40	24,815.59	168.73			
464288588	ISHARES TRUST BARCLAYS	CHARLES SCHWAB	12/8/2012	950.00		102,315.00	107.70	102,315.00	102,765.03	2,626.45			
478160104	JOHNSON & JOHNSON	CHARLES SCHWAB	2/20/2009	100.00		10,272.00	102.72	10,272.00	5,488.95	295.00			
478366107	JOHNSON CONTROLS	CHARLES SCHWAB	10/29/2013	105.00		4,146.45	39.49	4,146.45	4,733.94	109.20			
478366107	JOHNSON CONTROLS	CHARLES SCHWAB	10/20/2014	150.00		5,923.50	39.49	5,923.50	6,101.80	156.00			
494368103	KIMBERLY-CLARK CORP	CHARLES SCHWAB	4/29/2010	153.00		19,476.90	127.30	19,476.90	9,004.68	532.44			
501044101	KROGER COMPANY	CHARLES SCHWAB	9/9/2009	480.00		20,078.40	41.83	20,078.40	5,298.21	189.55			
N53745100	LYONDELLBASELL INDS	CHARLES SCHWAB	12/1/2014	175.00		15,207.50	86.90	15,207.50	13,406.95	532.00			
56585A102	MARATHON PETE CORP	CHARLES SCHWAB	8/26/2015	200.00		10,368.00	51.84	10,368.00	8,749.95	64.00			
58155Q103	MCKESSON CORPORATION	CHARLES SCHWAB	3/3/2011	100.00		19,723.00	197.23	19,723.00	8,007.75	100.00			
58155Q103	MCKESSON CORPORATION	CHARLES SCHWAB	8/13/2012	56.00		11,044.88	197.23	11,044.88	4,945.34	56.00			
58155Q103	MCKESSON CORPORATION	CHARLES SCHWAB	8/26/2015	21.00		4,141.83	197.23	4,141.83	4,016.80	5.88			
594918104	MICROSOFT CORP	CHARLES SCHWAB	11/17/2011	300.00		16,644.00	55.48	16,644.00	7,784.95	387.00			
681919106	OMNICOM GROUP INC	CHARLES SCHWAB	8/20/2014	176.00		13,316.16	75.66	13,316.16	12,709.04	352.00			
717081103	PFIZER INCORPORATED	CHARLES SCHWAB	10/24/2008	525.00		16,947.00	32.28	16,947.00	8,683.39	588.00			
73936T573	POWERSHS EMERGING MARKETS	CHARLES SCHWAB	9/15/2014	376.00		10,268.56	27.31	10,268.56	10,794.58	578.75			
806857108	SCHLUMBERGER LTD	CHARLES SCHWAB	1/20/2015	103.00		7,184.25	69.75	7,184.25	8,287.88	154.50			
806857108	SCHLUMBERGER LTD	CHARLES SCHWAB	8/26/2015	78.00		5,440.50	69.75	5,440.50	5,419.03	39.00			
808524730	SCHWAB FND EMERG MKTS LG CO	CHARLES SCHWAB	10/9/2014	900.00		16,497.00	18.33	16,497.00	23,520.15	327.24			
808524730	SCHWAB FND EMERG MKTS LG CO	CHARLES SCHWAB	1/20/2015	275.00		5,040.75	18.33	5,040.75	6,445.51	99.99			
808524730	SCHWAB FND EMERG MKTS LG CO	CHARLES SCHWAB	8/26/2015	275.00		5,040.75	18.33	5,040.75	5,219.47	99.99			
808524870	SCHWAB US TIPS ETF	CHARLES SCHWAB	10/20/2015	1,575.00		83,679.75	53.13	83,679.75	86,859.99	-			
808524870	SCHWAB US TIPS ETF	CHARLES SCHWAB	5/12/2015	100.00		5,313.00	53.13	5,313.00	5,426.20	-			
854502101	STANLEY BLACK & DECKER	CHARLES SCHWAB	5/12/2015	176.00		18,784.48	106.73	18,784.48	18,190.89	285.12			
87612E106	TARGET CORPORATION	CHARLES SCHWAB	8/24/2015	93.00		6,752.73	72.61	6,752.73	7,016.50	52.08			
882508104	TEXAS INSTRUMENTS	CHARLES SCHWAB	5/12/2015	253.00		13,866.93	54.81	13,866.93	13,768.73	182.16			
89151E109	TOTAL S A ADR	CHARLES SCHWAB	1/20/2015	70.00		3,146.50	44.95	3,146.50	3,545.35	142.55			
89151E109	TOTAL S A ADR	CHARLES SCHWAB	7/22/2015	200.00		8,990.00	44.95	8,990.00	9,734.95	138.30			
907818108	UNION PACIFIC CORP	CHARLES SCHWAB	10/13/2011	200.00		15,640.00	78.20	15,640.00	9,066.35	540.00			
913017109	UNITED TECHNOLOGIES CORP	CHARLES SCHWAB	4/24/2007	70.00		6,724.90	96.07	6,724.90	4,760.57	179.20			
913017109	UNITED TECHNOLOGIES CORP	CHARLES SCHWAB	3/15/2010	62.00		5,956.34	96.07	5,956.34	4,435.39	158.72			
92206C706	VANGUARD INTERMEDIATE GOVT ETG	CHARLES SCHWAB	9/15/2014	1,576.00		101,557.44	64.44	101,557.44	100,178.25	1,695.78			
92343V104	VERIZON COMMUNICATIONS	CHARLES SCHWAB	10/24/2008	396.00		18,303.12	46.22	18,303.12	9,441.61	877.14			
931142103	WAL-MART STORES INC	CHARLES SCHWAB	12/21/2009	255.00		15,631.50	61.30	15,631.50	13,634.55	497.25			
STOCKS - MUTUAL FUNDS													
233203421	DFA EMERGING MKTS CORE EQUITY	CHARLES SCHWAB	VARIOUS	2,252.50		35,499.32	15.76	35,499.32	40,396.37	777.22			
233203611	DFA EMERGING MKTS SMALL CAP PORT INSTL	CHARLES SCHWAB	VARIOUS	792.43		13,930.87	17.58	13,930.87	16,140.00	336.77			
233203629	DFA INTERNATIONAL SMALL CO PORT	CHARLES SCHWAB	VARIOUS	1,012.16		17,419.24	17.21	17,419.24	9,256.43	376.70			
25434D203	DFA INTERNATIONAL VALUE PORTFOLIO	CHARLES SCHWAB	VARIOUS	829.64		13,299.13	16.03	13,299.13	12,000.00	459.44			
411511306	HARBOR INTERNATIONAL FUND INSTL CL	CHARLES SCHWAB	VARIOUS	461.92		27,451.97	59.43	27,451.97	31,760.00	499.34			
52106N889	LAZARD EMERGING MARKETS PORT	CHARLES SCHWAB	VARIOUS	772.60		10,383.77	13.44	10,383.77	8,146.37	178.49			
577125107	MATTHEWS ASIA DIVIDEND FUND	CHARLES SCHWAB	VARIOUS	1,735.14		26,651.77	15.36	26,651.77	24,037.00	469.05			
413838202	OAKMARK INTL FD CLASS I	CHARLES SCHWAB	VARIOUS	1,351.35		28,864.86	21.36	28,864.86	31,000.00	670.81			
693391559	PIMCO EMERGING MARKETS BOND FD	CHARLES SCHWAB	VARIOUS	4,331.97		40,330.65	9.31	40,330.65	47,704.54	2,511.41			
861728798	STONE RIDGE INTL DEV MKTS VAR	CHARLES SCHWAB	VARIOUS	1,940.00		18,682.20	9.63	18,682.20	19,420.00	92.52			
861728103	STONE RIDGE REINSURANCE RISK	CHARLES SCHWAB	VARIOUS	11,459.75		114,597.47	10.00	114,597.47	114,661.31	5,312.75			

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Showing All Balances (according to Company's Records) Carried in Each Bank or Savings and Loan

All Columns Must Be Completed for Each Deposit, CD, Checking Account, etc.

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