

ANNUAL STATEMENT

RECEIVED

FEB 22 2018

For the Year Ended

December 31 , 2017

OFFICE OF RISK
ASSESSMENT

OF THE CONDITION AND AFFAIRS OF THE

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

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

10331

Home Office

23080 Cadiz Road

Street and Number

Freeport

City

43973

Zip Code

OH

Mail Address

23080 Cadiz Road

Street and Number

Freeport

City

43973

Zip Code

OH

Main Administrative Office

(740) 658-3672

Telephone Number

Organized

June 21, 1895

Commenced Business

October 1895

Annual Statement Contact Person

Kevin Luster

Telephone Number

(740) 658-3672

Contact Person Email Address

easternohiomutual@yahoo.com

OFFICERS

President

Marlene S. Bond

Vice President

Secretary

Kevin Luster

Treasurer

Kevin Luster

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

William M. Bennett

Marlene S. Bond

Jeffrey T. Tucker

Kevin Luster

John Reid

State of Ohio

County of

Guernsey

Marlene S. Bond

President and

Kevin Luster

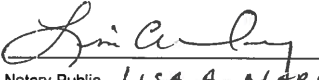
Secretary of the

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

, 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 20th

day of FEBRUARY 20 18


Notary Public LISA A. MARCEY
My notary expires
Nov. 12, 2019.

Marlene S. Bond

President

Kevin Luster

Secretary

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	368,324.00	0.00	368,324.00	378,063.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	444,095.00	0.00	444,095.00	346,824.00
3	Real estate (less liens, encumbrances) (Schedule A)	9,570.00	0.00	9,570.00	9,784.00
4	Cash (Schedule E)	179,707.00	0.00	179,707.00	200,933.00
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	1,001,696.00	0.00	1,001,696.00	935,604.00
8	Investment income due and accrued	3,413.00	0.00	3,413.00	3,558.00
9.1	Assessments or premiums in the course of collection (including agents balances)	5,242.00	0.00	5,242.00	14,230.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	98,513.00	0.00	98,513.00	106,220.00
9.3	Earned but unbilled premiums (post assessment)		0.00	0.00	
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	8,415.00	8,415.00	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	0.00
16	Total Assets	1,117,279.00	8,415.00	1,108,864.00	1,059,612.00
	Details of Write-Ins for Assets:				
1501				0.00	
1502				0.00	
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	0.00

ANNUAL STATEMENT FOR THE YEAR
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

2017

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	56,167.00	10,000.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	13,482.00	23,559.00
4	Other expenses (excluding taxes, licenses and fees)	23,218.00	13,228.00
5	Taxes, licenses and fees (excluding federal income taxes)		
6	Current federal income taxes (including \$0 on realized capital gains (losses))	337.00	2,870.00
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	370,492.00	399,201.00
10	Advance premium		
11	Ceded reinsurance premiums payable	23,481.00	22,503.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	10,039.00	8,896.00
14	Provision for unauthorized reinsurance		
15	Payable to parent, subsidiaries and affiliates		
16	Aggregate write-ins for liabilities	0.00	0.00
17	Total liabilities	497,216.00	480,257.00
18	Surplus as regards policyholders	611,648.00	579,355.00
19	Total liabilities and surplus	1,108,864.00	1,059,612.00
	Details of Write-Ins for Liabilities:		
1601			
1602			
1603			
1698	Summary or remaining write-ins from overflow page	0.00	0.00
1699	Total aggregate write-ins	0.00	0.00

ANNUAL STATEMENT FOR THE YEAR
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY
STATEMENT OF INCOME

2017

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	735,673.00	697,187.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	735,673.00	697,187.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	259,200.00	249,482.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	476,473.00	447,705.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	173,847.00	72,160.00
3	Loss expenses incurred (Expense Exhibit)	21,630.00	20,550.00
4	Other underwriting expenses incurred (Expense Exhibit)	329,736.00	365,020.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	525,213.00	457,730.00
7	Net underwriting gain (loss)	-48,740.00	-10,025.00
	INVESTMENT INCOME		
8	Net investment income earned	20,871.00	20,417.00
9	Net realized capital gains (losses) less capital gains tax	-5,906.00	16,558.00
10	Net investment gain (loss)	14,965.00	36,975.00
	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	11,941.00	15,131.00
14	Total other income	11,941.00	15,131.00
15	Net income, after capital gains tax and before federal income taxes	-21,834.00	42,081.00
16	Federal income taxes incurred	458.00	3,903.00
17	Net income	-22,292.00	38,178.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	579,355.00	519,226.00
19	Net income	-22,292.00	38,178.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	51,093.00	6,924.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	3,492.00	15,027.00
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	32,293.00	60,129.00
26	Surplus as regards policyholders, December 31 current year	611,648.00	579,355.00
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions	11,941.00	15,131.00
1302			
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	11,941.00	15,131.00
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

ANNUAL STATEMENT FOR THE YEAR
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

2017

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	466,580.00	452,664.00
2	Net investment income	18,046.00	39,515.00
3	Miscellaneous income	11,941.00	15,131.00
4	Total	496,567.00	507,310.00
5	Benefit and loss related payments	149,310.00	108,710.00
6	Commissions, expenses paid and aggregate write-ins for deductions	326,117.00	350,505.00
7	Federal and foreign income taxes paid (recovered)	2,991.00	1,499.00
8	Total	478,418.00	460,714.00
9	Net cash from operations	18,149.00	46,596.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	57,889.00	6,830.00
10.2	Stocks	92,377.00	86,939.00
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	150,266.00	93,769.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	51,086.00	43,900.00
11.2	Stocks	138,555.00	84,222.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	189,641.00	128,122.00
11.6	Net cash from investments	-39,375.00	-34,353.00
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	-21,226.00	12,243.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	200,933.00	188,690.00
15.2	End of year (cash, cash equivalents and short-term investments)	179,707.00	200,933.00

ANNUAL STATEMENT FOR THE YEAR 2017
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

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	67,979.00
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	67,979.00
3	Allowances to managers and agents	0.00
4	Advertising	31.00
5	Boards, bureaus and associations	6,764.00
6	Surveys and underwriting reports	525.00
7	Audit of assureds' records	0.00
8.1	Salary and related items: Salaries	106,347.00
8.2	Payroll taxes	10,944.00
9	Employee relations and welfare	39,286.00
10	Insurance	13,425.00
11	Directors' fees	11,068.00
12	Travel and travel items	5,525.00
13	Rent and rent items	3,000.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	3,493.00
16	Printing and stationery	17,795.00
17	Postage, telephone, exchange and express	5,824.00
18	Legal and auditing	30,018.00
19	Loss adjustment expenses	21,630.00
18	Investment expenses	0.00
19	Totals	275,675.00
20.1	Taxes, licenses and fees: State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	610.00
20.3	All other (excluding federal income and real estate)	
20.4	Total taxes, licenses and fees	860.00
21	Real estate expenses	1,505.00
22	Real estate taxes	466.00
23	Aggregate write-ins for miscellaneous expenses	4,881.00
24	Total expenses incurred (a)	351,366.00
25	Less unpaid expenses - current year	37,037.00
26	Add unpaid expenses - prior year	39,657.00
27	Total expenses paid	353,986.00
Details of Write-Ins:		
2301	Miscellaneous	4,881.00
2302		
2303		
2304		
2305		
2399	Total Write-ins	4,881.00

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

ANNUAL STATEMENT FOR THE YEAR 2017
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	141,137,663	1,249
2	Written during the year	7,826,066	48
3	Total	148,963,729	1,297
4	Deduct those expired and cancelled	12,874,231	165
5	In force December 31 of current year	136,089,498	1,132
6	Deduct amount reinsured	0	XXX
7	Net amount in force	136,089,498	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	251,847.00		78,000.00		173,847.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 251,847.00	\$ -	\$ 78,000.00	\$ -	\$ 173,847.00

* 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	134,167.00		78,000.00		56,167.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 134,167.00	\$ -	\$ 78,000.00	\$ -	\$ 56,167.00

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

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

ANNUAL STATEMENT FOR THE YEAR

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

2017

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	8,415.00	11,907.00	3,492.00
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	8,415.00	11,907.00	3,492.00
	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

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)
Office Building	Various		23,000.00		13,430.00		9,570.00	3,000.00	3,000.00
OVERFLOW AMOUNTS									
Totals	XXX	XXX	\$ 23,000.00	\$ -	\$ 13,430.00	\$ -	\$ 9,570.00	\$ 3,000.00	\$ 3,000.00

*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)
Computers & Equipments	Various		37,031.00		28,616.00		8,415.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 37,031.00	\$ -	\$ 28,616.00	\$ -	\$ 8,415.00

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							
912810FS2	UST INFL IDX 2.00%	3/31/2017	CHARLES SCHWAB		15,287.18		58.01
912828H45	UST INFL IDX 0.25%	8/1/2017	CHARLES SCHWAB		10,237.73		1.26
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS							
36179TAJ4	GNMA MA4509 3.00%	6/14/2017	CHARLES SCHWAB		25,561.24		41.67
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES							
254709108	DISCOVER FINANCIAL	1/17/2017	CHARLES SCHWAB	73.00	5,144.22		
G3223R108	EVEREST RE GROUP LTD	10/5/2017	CHARLES SCHWAB	16.00	3,648.51		
STOCKS - INDUSTRIAL AND MISCELLANEOUS							
097023105	BOEING CO	1/17/2017	CHARLES SCHWAB	15.00	2,381.25		
11120U105	BRIXMORE PROPERTY GROUP REIT	1/17/2017	CHARLES SCHWAB	275.00	6,703.99		
G16962105	BUNGE LIMITED	1/17/2017	CHARLES SCHWAB	40.00	2,752.75		
126650100	CVS HEALTH CORP	1/17/2017	CHARLES SCHWAB	25.00	2,070.26		
126650100	CVS HEALTH CORP	1/31/2017	CHARLES SCHWAB	43.00	3,392.55		
258622109	DOUBLINE INCOME SOLUTIONS FUND	1/31/2017	CHARLES SCHWAB	506.00	10,030.89		
447011107	HUNTSMAN CORPORATION	10/5/2017	CHARLES SCHWAB	179.00	4,989.53		
46429B689	ISHARES MSCI ETF EAFE - EFAV	1/31/2017	CHARLES SCHWAB	47.00	2,979.17		
73936T524	POWERSHARES EMRG MKTS - PCY	1/31/2017	CHARLES SCHWAB	350.00	10,020.50		
808524755	SCHWAB FNDMTL INL LG COM FNDF	12/15/2015	CHARLES SCHWAB	155.00	4,721.30		
808524870	SCHWAB U. S. TIPS ETF	10/5/2017	CHARLES SCHWAB	72.00	3,971.94		
882508104	TEXAS INSTRUMENTS	1/17/2017	CHARLES SCHWAB	50.00	3,739.50		
89151E109	TOTAL S A ADR	1/17/2017	CHARLES SCHWAB	60.00	3,112.52		
892331307	TOYOTA MOTOR CORP	1/31/2017	CHARLES SCHWAB	43.00	4,976.10		
91324P102	UNITEDHEALTH GROUP INC	1/17/2017	CHARLES SCHWAB	15.00	2,397.70		
922908553	VANGUARD REIT	10/5/2017	CHARLES SCHWAB	36.00	3,014.77		
98310W108	WYNDHAM WORLDWIDE CO	1/17/2017	CHARLES SCHWAB	35.00	2,699.47		
STOCKS - MUTUAL FUNDS							
00191K799	AQR EQUITY MARKET NEUTRAL FD CL I	VARIOUS	CHARLES SCHWAB	396.04	4,817.00		
233203811	DFA EMERGING MARKETS SMALL CAP PORT INSTL	VARIOUS	CHARLES SCHWAB	103.90	2,017.00		
233203587	DFA EMERGING MARKETS VALUE PORT INSTL	VARIOUS	CHARLES SCHWAB	182.90	4,617.00		

233203348	DFA INTL REAL ESTATE SECURITIES PORTFOLIO	VARIOUS	CHARLES SCHWAB	870.41	4,515.00			
411511306	HARBOR INTERNATIONAL FUND INSTL CL	VARIOUS	CHARLES SCHWAB	81.49	4,917.00			
577125107	MATTHEWS ASIA DIVIDEND FUND	VARIOUS	CHARLES SCHWAB	218.61	3,500.00			
72200Q182	PIMCO ALL ASSET ALL AUTHORITY FUND	VARIOUS	CHARLES SCHWAB	410.20	3,715.00			
693391559	PIMCO EMERGING MARKETS BD INST	VARIOUS	CHARLES SCHWAB	685.60	7,017.00			
693390486	PIMCO STOCKPLUS SHORT INST	VARIOUS	CHARLES SCHWAB	438.60	4,015.00			
86172J109	STONE RIDGE ALL ASSET VARIANCE RISK PREM-AVRPX	VARIOUS	CHARLES SCHWAB	457.76	5,000.00			
861728103	STONE RIDGE HIGH YIELD REINSUR PREM-SHRX	VARIOUS	CHARLES SCHWAB	1269.75	11,667.46			
861729101	STONE RIDGE REINSURANCE RISK PREM-SRRX	VARIOUS	CHARLES SCHWAB	1.12	10.15			
XXX	Totals	XXX	XXX	XXX	\$ 189,640.68	\$	-	\$ 100.94

*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 - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS														
861340FE2	STOCKTON CA VAR 2033	2/7/2017	CHARLES SCHWAB		15,000.00	15,000.00	15,933.90	15,732.94			-	732.94	225.75	
957377CY0	WESTCHESTER CN N 3.332%	1/9/2017	CHARLES SCHWAB		18,619.00	20,000.00	18,999.80	19,008.34			-	389.34	75.90	
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS														
3128F4X89	FHLMC D65203	4/17/2017	CHARLES SCHWAB		567.22	567.23	706.61	641.53			-	74.31	12.17	
36202EAY5	GNMA II 003623 5.00%	VARIOUS	CHARLES SCHWAB		436.87			437.18			-	0.31		
36202EFA2	GNMA II 003761 6.00%	VARIOUS	CHARLES SCHWAB		472.66			477.79			-	5.13		
36202EKX6	GNMA II 003910 6.00%	VARIOUS	CHARLES SCHWAB		337.99			339.92			-	1.93		
36202EPM5	GNMA II 004028 6.00%	VARIOUS	CHARLES SCHWAB		346.57			347.61			-	1.04		
36202FWD4	GNMA II 005144 3.50%	VARIOUS	CHARLES SCHWAB		1,734.08			1,778.45			-	44.37		
361791AJ4	GNMA MA4509 3.00%	VARIOUS	CHARLES SCHWAB		800.35			818.32			-	17.97		
36223HQ42	GNMA PA 308375 7.00%	11/15/2017	CHARLES SCHWAB		292.66	337.63	312.69	263.89			28.77	-	20.26	
36223HQ42	GNMA PA 308375 7.00%	VARIOUS	CHARLES SCHWAB		44.95			38.94			6.01	-		
BONDS - INDUSTRIAL AND MISCELLANEOUS														
70422XAC4	PATUXENT RIVER NAS ENERGY 7.00%	1/9/2017	CHARLES SCHWAB		18,243.50	18,000.00	18,018.00	18,003.61			239.89	-	95.08	
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES														
410867105	HANOVER INSURANCE	10/5/2017	CHARLES SCHWAB	49.00	4,795.94		3,946.59	3,946.59			849.35	-		73.50
STOCKS - INDUSTRIAL AND MISCELLANEOUS														
256677105	DOLLAR GENERAL CORP	1/17/2017	CHARLES SCHWAB	30.00	2,234.48		2,176.75	2,176.75			57.73	-		7.50
460146106	INTERNATIONAL PAPER	10/5/2017	CHARLES SCHWAB	58.00	3,336.63		2,257.61	2,257.61			1,079.02	-		80.46
460146103	INTERNATIONAL PAPER	10/5/2017	CHARLES SCHWAB	19.00	1,093.03		800.85	800.85			292.18	-		26.37
46429B689	ISHARE EDGE MSCI MIN VOL	8/1/2017	CHARLES SCHWAB	30.00	2,125.45		2,006.21	2,006.21			119.24	-		41.91
46429B689	ISHARE EDGE MSCI MIN VOL	8/1/2017	CHARLES SCHWAB	21.00	1,487.81		1,331.12	1,331.12			156.69	-		29.34
46428B588	ISHARES TRUST MBS ETF - MBB	6/8/2017	CHARLES SCHWAB	50.00	5,364.61		5,420.50	5,420.50			-	55.89		54.63
46428B588	ISHARES TRUST MBS ETF - MBB	6/8/2017	CHARLES SCHWAB	121.00	12,982.37		13,105.39	13,105.39			-	123.02		132.21
46428B588	ISHARES TRUST MBS ETF - MBB	6/8/2017	CHARLES SCHWAB	16.00	1,716.68		1,745.55	1,745.55			-	28.87		17.47
478366107	JOHNSON CONTROLS INTL	1/17/2017	CHARLES SCHWAB	86.00	3,698.86		3,929.34	3,929.34			-	230.48		21.50
747545101	QUALITY CARE PROPERTIES INC	5/18/2017	CHARLES SCHWAB	11.00	188.04		339.35	339.35			-	151.31		
922908553	VANGUARD REIT	1/9/2017	CHARLES SCHWAB	19.00	1,591.39		1,514.97	1,514.97			76.42	-		
922908553	VANGUARD REIT	1/9/2017	CHARLES SCHWAB	40.00	3,350.30		3,552.88	3,552.88			-	202.58		
STOCKS - MUTUAL FUNDS														
461418337	361 MANAGED FUTURES	1/17/2017	CHARLES SCHWAB	143.39	1,574.04		1,572.38	1,572.38			1.66	-		

[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
Grinnell Mutual Reinsurance Company	Ceded	4215 Hwy 146 P. O. Box 790 Grinnell, IA 50112-0790	100% excess of retention of \$50,000 Aggregate 250,000	259,200.00		2,048,000	
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ 250,000	\$ 259,200.00	\$ -	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) Marlene S. Bond	President	2,700.00	3,883.51		2,467.70			\$ 9,051.21
2) Kevin Luster	Secretary / Treasurer	47,992.93			2,460.00	3,337.76		\$ 53,790.69
3)								\$ -
4)								\$ -
5)								\$ -
								\$ -
Directors:								
William M. Bennett	Director				1,800.00			\$ 1,800.00
John Reid	Director				1,980.00			\$ 1,980.00
Jeffrey T. Tucker	Director				2,160.00			\$ 2,160.00
Marydell Galloway	Director-Retired		8,472.41		200.00			\$ 8,672.41
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 50,692.93	\$ 12,355.92	\$ -	\$ 11,067.70	\$ 3,337.76	\$ -	\$ 77,454.31

GENERAL INTERROGATORIES

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

1.	Company's retention:	Fire	\$50,000	Wind	\$50,000	Other	\$50,000
1a.	Retention before reinsurance applies for:	Catastrophe Reinsurance	\$125,000	Aggregate excess of loss	\$365,000		
2.	What is the largest risk assumed and retained:		\$2,048,000				
3.	What kind of perils are being covered?	Fire and Extended Coverages					
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.	Kevin Luster - 250,000					
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.						
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.	1132					
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?			
11.	State as of what date the latest examination of the Company was made by the Ohio Department of Insurance.	12/31/2016					
12.	How many assessments were made during the year?	1247	Date of last assessment		12/31/2016		
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	\$40 / \$66 Rentals					
15.	State the amount of borrowed money since date of last assessment	None		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.						

2017

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.

[illegible]

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

ANNUAL STATEMENT FOR THE YEAR

2017

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

ORGANIZATIONAL CHART

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

Eastern Ohio Mutual Insurance Agency, Inc.
Eastern Ohio Mutual Fire & Tornado Insurance Co., Inc.

ANNUAL STATEMENT FOR THE YEAR
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY
Overflow Page for Write-ins

2017

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		2	3	4	5	6	7	8	Interest			12	13	14	15	16
Cusip #	Give complete and accurate description of all bonds owned.		From Whom Acquired	Date Acquired	Par Value	Actual Cost	Book Value / Amortized Value*	Market Value December 31 of Current Year	9	10	11	Increase by Adjustment, in Book Value During Year	Decrease by Adjustment, in Book Value During Year	Amount of Interest due Dec. 31. Current year, on bonds in default as to principal or interest	Maturity Date	NAIC Designation
BONDS - GOVERNMENT																
912810ES3	US TREAS BOND	CHARLES SCHWAB	11/9/2012	25,000.00	40,400.25	31,835.06	33,191.41	7.500%		239.58	1,875.00		1,356.35		11/15/2024	1
912828RC6	US TREAS NOTE	CHARLES SCHWAB	8/19/2014	25,000.00	25,135.58	25,070.06	25,031.25	2.125%		203.65	531.26	38.81			8/15/2021	1
912828PC8	US TREAS NOTE	CHARLES SCHWAB	10/24/2012	25,000.00	27,292.08	25,796.49	25,449.22	2.625%		83.85	656.25	347.27			11/15/2020	1
912828PC8	US TREAS NOTE	CHARLES SCHWAB	10/31/2012	25,000.00	27,400.25	25,832.92	25,449.22	2.625%		83.85	656.25	383.70			11/15/2020	1
912810FS2	UST INFL IDX	CHARLES SCHWAB	3/31/2017	11,000.00	15,287.18	14,864.18	15,365.32	2.000%		103.28	135.57		501.14		1/15/2026	1
912828H45	UST INFL IDX	CHARLES SCHWAB	8/1/2017	10,000.00	10,237.73	10,224.33	10,317.16	0.250%		10.56	-		92.83		1/15/2025	1
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS																
054105LK5	AVON LAKE SD	CHARLES SCHWAB	7/29/2014	15,000.00	15,000.00	15,240.45	15,434.40	3.250%		40.63	487.50		193.95		12/1/2022	1
172253EL6	CINCINNATI OH CTY S	CHARLES SCHWAB	3/14/2016	25,000.00	25,000.00	24,910.72	25,439.75	4.000%		44.44	1,000.00				12/15/2032	1
360046Q66	FULTON CO GEORGIA LIBRARY	CHARLES SCHWAB	3/18/2014	25,000.00	25,000.00	25,378.16	27,179.25	4.175%		530.57	1,043.76		1,801.09		7/1/2024	1
432290LN2	HILLSPOROUGH CNT	CHARLES SCHWAB	4/27/2015	25,000.00	25,000.00	28,503.65	26,095.25	6.350%		806.98	1,587.50	2,408.40			7/1/2039	1
452252FJ3	ILLINOIS ST TOLL HWY	CHARLES SCHWAB	3/24/2015	25,000.00	25,000.00	26,600.17	25,773.00	5.293%		672.65	1,323.26	827.17			1/1/2024	1
49130TTN6	KY HSG CORP HSG	CHARLES SCHWAB	12/1/2014	25,000.00	25,000.00	25,555.05	24,978.00	3.378%		429.29	844.50	577.05			1/1/2025	1
584853LQ6	MEDINA OH CITY SD	CHARLES SCHWAB	3/24/2015	50,000.00	50,000.00	50,866.48	50,209.00	2.960%		123.33	1,480.00	657.48			12/1/2024	1
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS																
36202EAY5	GNMA II 003623	CHARLES SCHWAB	10/14/2004	1,493.01	1,931.26	1,493.99	1,596.82	5.000%		2.28	84.02		102.83		10/20/2034	1
36202EFA2	GNMA II 003761	CHARLES SCHWAB	11/16/2005	2,799.84	3,308.00	2,828.02	3,111.20	6.000%		5.13	181.12		283.18		9/20/2035	1
36202EKX6	GNMA II 003910	CHARLES SCHWAB	11/18/2006	1,100.87	1,447.08	1,106.77	1,220.18	6.000%		2.02	76.76		113.41		10/20/2036	1
36202EPM5	GNMA II 004028	CHARLES SCHWAB	9/20/2007	1,066.54	1,417.37	1,069.51	1,164.24	6.000%		1.96	74.25		94.73		9/20/2037	1
36202FWD4	GNMA II 005144	CHARLES SCHWAB	8/11/2011	6,254.39	8,192.89	6,405.45	6,511.59	3.500%		6.69	249.88		106.14		7/20/2041	1
36179TAJ4	GNMA MA4509	CHARLES SCHWAB	6/14/2017	24,199.65	25,561.24	24,742.71	24,437.62	3.000%		22.18	371.44	305.09			6/20/2047	1
	ROUNDING					(0.17)							0.17			
XXX	Totals to Page 11		XXX	XXX	\$ 347,914.30	\$ 377,610.91	\$ 368,324.00	\$ 367,953.88	XXX	\$ 3,412.92	\$ 12,658.32	\$ 5,544.97	\$ 4,645.82	\$ -	XXX	XXX
* Annual Statement Value																

SCHEDULE D - PART 2

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

1	2 Description	3	4	5	6 Par Value	7	8 Rate Per Share Used To	9 Market Value/ Used To	10	Dividends		13 Increase, by	14 Decrease, by
										11	12 Dividends		

Cusip #	Give complete and accurate description of all stocks and mutual funds owned.	From Whom Acquired	Date Acquired	No. of Shares	Per Share (Preferred Stocks)	Book Value	Obtain Market Value	Fair Value December 31 of Current Year	Actual Cost	Received During Year	Amount Due and Accrued Dec. 31	Adjustment, in Book Value During Year	Adjustment in Book Value During Year
62989105	NAMICO INSURANCE COMPANY	NAMICO	4/7/1987	30.00		8,995.83	299.86	8,995.83	300.00				
	EASTERN OHIO MUTUAL INSURANCE AGENCY	SAME				3,639.28		3,639.28					
STOCKS - PUBLIC UTILITIES													
29364G103	ENTERGY CORP	CHARLES SCHWAB	9/1/2016	52.00		4,232.28	81.39	4,232.28	4,059.55	182.00			
30161N101	EXELON CORPORATION	CHARLES SCHWAB	9/1/2016	97.00		3,822.77	39.41	3,822.77	3,305.80	127.08			
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES													
254709108	DISCOVER FINANCIAL	CHARLES SCHWAB	1/17/2017	73.00		5,615.16	76.92	5,615.16	5,144.22	94.90			
G3223R108	EVEREST RE GROUP LTD	CHARLES SCHWAB	10/5/2017	16.00		3,540.16	221.26	3,540.16	3,648.51	20.80			
46625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	6/25/2013	70.00		7,485.80	106.94	7,485.80	3,647.09	142.80			
744320102	PRUDENTIAL FINANCIAL INC	CHARLES SCHWAB	16/2014	18.00		2,069.64		2,069.64	1,640.17	69.64			
891160509	TORONTO DOMINION BANK	CHARLES SCHWAB	10/7/2009	120.00		7,029.60	58.58	7,029.60	3,721.20	216.72			
89417E109	TRAVELERS COMPANIES INC	CHARLES SCHWAB	1/16/2013	40.00		5,425.60	135.64	5,425.60	3,039.36	113.20			
STOCKS - INDUSTRIAL AND MISCELLANEOUS													
88579Y101	3M COMPANY	CHARLES SCHWAB	4/20/2010	50.00		11,768.50	235.37	11,768.50	4,292.00	235.00			
03116Z100	ADIANT PLC	CHARLES SCHWAB	10/31/2016	8.00		629.60	78.70	629.60	372.68	6.60			
G0084W101	AMGEN INCORPORATED	CHARLES SCHWAB	12/26/2012	25.00		4,347.50	173.90	4,347.50	2,173.84	115.00			
035710409	ANNALY CAPITAL MGMT REIT	CHARLES SCHWAB	6/3/2014	238.00		2,829.82	11.89	2,829.82	2,791.27	285.60			
037633100	APPLE INC	CHARLES SCHWAB	2/2/2015	34.00		5,753.82	169.23	5,753.82	4,018.81	83.64			
075887109	BECTON DICKINSON & CO	CHARLES SCHWAB	7/9/2004	25.00		5,351.50	214.06	5,351.50	1,233.82	73.50			
097023105	BOEING CO	CHARLES SCHWAB	1/17/2017	15.00		4,423.65	294.91	4,423.65	2,381.25	85.20			
11120U105	BRIXMORE PROPERTY GROUP REIT	CHARLES SCHWAB	6/1/2015	85.00		1,586.10	18.66	1,586.10	2,130.99	88.40			
11120U105	BRIXMORE PROPERTY GROUP REIT	CHARLES SCHWAB	3/17/2016	75.00		1,399.50	18.68	1,399.50	1,867.11	78.00			
11120U105	BRIXMORE PROPERTY GROUP REIT	CHARLES SCHWAB	1/17/2017	275.00		5,131.50	18.66	5,131.50	6,703.99	214.50			
G16962105	BUNGE LIMITED	CHARLES SCHWAB	1/17/2017	40.00		2,683.20	67.08	2,683.20	2,752.75	70.40			
808524847	CHARLES SCHWAB US REIT	CHARLES SCHWAB	9/27/2016	89.00		3,704.18	41.62	3,704.18	3,873.28	82.24			
16208T102	CHATHAM LODGING TRUST REIT	CHARLES SCHWAB	11/16/2015	95.00		2,162.20	22.76	2,162.20	2,081.57	125.40			
166764100	CHEVRON CORPORATION	CHARLES SCHWAB	6/30/2010	50.00		6,259.50	125.19	6,259.50	3,449.71	216.00			
17275R102	CISCO SYSTEMS INC	CHARLES SCHWAB	8/10/2015	100.00		3,830.00	38.30	3,830.00	2,870.85	113.00			
126650100	CVS HEALTH CORP	CHARLES SCHWAB	1/17/2017	25.00		1,812.50	72.50	1,812.50	2,070.26	50.00			
126650100	CVS HEALTH CORP	CHARLES SCHWAB	1/31/2017	43.00		3,117.50	72.50	3,117.50	3,392.55	64.50			
258622109	DOUBLINE INCOME SOLUTIONS FUND	CHARLES SCHWAB	1/31/2017	506.00		10,216.14	20.19	10,216.14	10,030.89	855.14			
277276101	EASTGROUP PROPERTIES INC	CHARLES SCHWAB	12/26/2012	90.00		7,954.20	88.38	7,954.20	4,849.06	226.80			
30231G102	EXXON MOBILE CORPORATION	CHARLES SCHWAB	2/16/2006	40.00		3,345.60	83.64	3,345.60	2,411.00	122.40			
31428X106	FEDEX CORPORATION	CHARLES SCHWAB	11/29/2016			2,245.86	249.54	2,245.86	1,729.39	16.20			
370334104	GENERAL MILLS INC	CHARLES SCHWAB	11/16/2015	43.00		2,549.47	59.29	2,549.47	2,459.91	83.42			
40414L109	H C P INC REIT	CHARLES SCHWAB	9/1/2016	55.00		1,434.40	26.08	1,434.40	2,137.31	81.40			
418056107	HASBRO INC	CHARLES SCHWAB	1/2/2015	38.00		3,453.82	90.89	3,453.82	2,085.71	84.36			
447011107	HUNTSMAN CORPORATION	CHARLES SCHWAB	10/5/2017	179.00		5,958.91	33.29	5,958.91	4,869.53	22.38			
458140100	INTEL CORP	CHARLES SCHWAB	1/6/2016	118.00		5,446.88	46.16	5,446.88	3,938.35	127.16			
46429B689	ISHARES MSCI ETF EAFE - EFAV	CHARLES SCHWAB	7/8/2013	65.00		4,743.70	72.98	4,743.70	3,761.60	116.41			
46429B689	ISHARES MSCI ETF EAFE - EFAV	CHARLES SCHWAB	1/31/2017	26.00		1,897.48	72.98	1,897.48	1,648.05	46.56			
832696405	J M SMUCKER CO	CHARLES SCHWAB	8/4/2016	27.00		3,354.48	124.24	3,354.48	4,196.56	82.62			
001620817	JAN VELOCITY TAIL RSK HD LAR CAP ETF	CHARLES SCHWAB	4/23/2015	70.00		2,193.80	31.34	2,193.80	2,035.83	22.14			
53223X107	LIFE STORAGE INC	CHARLES SCHWAB	9/16/2013	30.00		2,672.10	89.07	2,672.10	2,147.97	118.50			
548661107	LOWES COMPANIES	CHARLES SCHWAB	6/2/2016	49.00		4,554.06	92.94	4,554.06	3,961.66	74.48			

580135101	MCDONALDS CORP	CHARLES SCHWAB	10/6/2008	20.00	3,442.40	172.12	3,442.40	1,149.15	76.60		
581550103	MCKESSON CORPORATION	CHARLES SCHWAB	10/11/2011	20.00	3,119.00	155.95	3,119.00	1,466.28	23.60		
594918104	MICROSOFT CORP	CHARLES SCHWAB	10/28/2003	100.00	8,554.00	85.54	8,554.00	2,718.00	159.00		
651639106	NEWMONT MINING CORP	CHARLES SCHWAB	7/20/2013	115.00	4,314.80	37.52	4,314.80	3,126.75	28.76		
68389X105	ORACLE CORPORATION	CHARLES SCHWAB	10/11/2011	63.00	2,978.64	47.28	2,978.64	1,956.02	45.36		
68389X105	ORACLE CORPORATION	CHARLES SCHWAB	4/12/2012	100.00	4,728.00	47.28	4,728.00	2,875.80	72.00		
713448108	PEPSICO	CHARLES SCHWAB	1/2/2015	31.00	3,717.52	119.92	3,717.52	2,948.19	96.58		
717081103	PFIZER INCORPORATED	CHARLES SCHWAB	3/8/2012	100.00	3,622.00	36.22	3,622.00	2,167.78	128.00		
717081103	PFIZER INCORPORATED	CHARLES SCHWAB	2/1/2016	70.00	2,535.40	36.22	2,535.40	2,118.68	89.60		
739361524	POWERSHARES EMRG MKTS - PCY	CHARLES SCHWAB	1/6/2015	125.00	3,692.50	29.54	3,692.50	3,481.12	161.44		
739361524	POWERSHARES EMRG MKTS - PCY	CHARLES SCHWAB	1/31/2017	350.00	10,339.00	29.54	10,339.00	10,020.50	452.00		
808524730	SCHWAB FNDMTL EMERG MKTS LG CO FNDE	CHARLES SCHWAB	10/9/2014	210.00	6,230.70	29.67	6,230.70	5,488.04	125.33		
808524730	SCHWAB FNDMTL EMERG MKTS LG CO FNDE	CHARLES SCHWAB	12/15/2015	110.00	3,263.70	29.67	3,263.70	2,072.02	65.65		
808524755	SCHWAB FNDMTL INL LG COM FNDF	CHARLES SCHWAB	12/15/2015	155.00	4,712.00	30.40	4,712.00	4,721.30	109.32		
808524870	SCHWAB U. S. TIPS ETF	CHARLES SCHWAB	6/1/2015	14.00	776.02	55.43	776.02	762.27	17.13		
808524870	SCHWAB U. S. TIPS ETF	CHARLES SCHWAB	12/15/2015	250.00	13,857.50	55.43	13,857.50	13,284.43	306.21		
808524870	SCHWAB U. S. TIPS ETF	CHARLES SCHWAB	10/5/2017	72.00	3,990.96	55.43	3,990.96	3,971.94	24.28		
87612E106	TARGET CORPORATION	CHARLES SCHWAB	6/18/2015	40.00	2,610.00	65.25	2,610.00	3,332.55	97.60		
87612E106	TARGET CORPORATION	CHARLES SCHWAB	11/16/2015	30.00	1,957.50	65.25	1,957.50	2,174.32	73.20		
882508104	TEXAS INSTRUMENTS	CHARLES SCHWAB	1/17/2017	50.00	5,222.00	104.44	5,222.00	3,739.50	106.00		
89151E109	TOTAL S A ADR	CHARLES SCHWAB	12/28/2012	40.00	2,211.20	55.28	2,211.20	2,067.71	108.85		
89151E109	TOTAL S A ADR	CHARLES SCHWAB	1/17/2017	60.00	3,316.80	55.28	3,316.80	3,112.52	124.37		
892331307	TOYOTA MOTOR CORP	CHARLES SCHWAB	1/31/2017	43.00	5,468.31	127.17	5,468.31	4,976.10	161.85		
913017109	UNITED TECHNOLOGIES CORP	CHARLES SCHWAB	6/30/2010	20.00	2,551.40	127.57	2,551.40	1,319.40	54.40		
91324P102	UNITEDHEALTH GROUP INC	CHARLES SCHWAB	1/17/2017	15.00	3,306.90	220.46	3,306.90	2,397.70	43.13		
922908553	VANGUARD REIT	CHARLES SCHWAB	7/8/2013	30.00	2,489.40	82.98	2,489.40	2,082.90	105.41		
922908553	VANGUARD REIT	CHARLES SCHWAB	3/8/2016	31.00	2,572.38	82.98	2,572.38	2,471.79	108.92		
922908553	VANGUARD REIT	CHARLES SCHWAB	10/5/2017	36.00	2,987.28	82.98	2,987.28	3,014.77	45.49		
922908553	VANGUARD SMALL-CAP VALUE ETF	CHARLES SCHWAB	9/27/2016	24.00	3,186.72	132.78	3,186.72	2,634.67	57.03		
92343V104	VERIZON COMMUNICATIONS	CHARLES SCHWAB	2/17/2009	50.00	2,646.50	52.93	2,646.50	1,348.83	116.14		
92343V104	VERIZON COMMUNICATIONS	CHARLES SCHWAB	8/6/2015	35.00	1,852.55	52.93	1,852.55	1,634.01	81.28		
96310W108	WYNDHAM WORLDWIDE CO	CHARLES SCHWAB	1/17/2017	35.00	4,055.45	115.87	4,055.45	2,699.47	81.20		
STOCKS - MUTUAL FUNDS											
00191K799	AQR EQUITY MARKET NEUTRAL FD CL I	CHARLES SCHWAB	VARIOUS	396.04	4,851.49	12.25	4,851.49	4,817.00	168.73		
00203H461	AQR MGD FUTURES STRAT HV FD CL I	CHARLES SCHWAB	VARIOUS	379.38	3,467.51	9.14	3,467.51	3,920.00	-		
233203421	DFA EMERGING MARKET'S CORE EQUITY PORTFOLIO	CHARLES SCHWAB	VARIOUS	477.14	11,079.07	23.22	11,079.07	8,571.10	212.32		
233203611	DFA EMERGING MARKET'S SMALL CAP PORT INSTL	CHARLES SCHWAB	VARIOUS	233.89	5,582.88	23.87	5,582.88	4,837.00	160.22		
233203587	DFA EMERGING MARKET'S VALUE PORT INSTL	CHARLES SCHWAB	VARIOUS	43.88	1,370.03	31.22	1,370.03	1,107.73	33.50		
233203348	DFA INTL REAL ESTATE SECURITIES PORTFOLIO	CHARLES SCHWAB	VARIOUS	1,287.42	6,694.60	5.20	6,694.60	6,886.44	282.15		
233203629	DFA INTL SMALL COMPANY PORTFOLIO FD	CHARLES SCHWAB	VARIOUS	330.02	7,019.53	21.27	7,019.53	5,000.00	190.75		
411511306	HARBOR INTERNATIONAL FUND INSTL CL	CHARLES SCHWAB	VARIOUS	133.89	9,040.39	67.52	9,040.39	7,934.00	166.07		
577125107	MATTHEWS ASIA DIVIDEND FUND	CHARLES SCHWAB	VARIOUS	501.31	9,895.86	19.74	9,895.86	7,070.46	345.30		
413838202	OAKMARK INTL FD CLASS I	CHARLES SCHWAB	VARIOUS	408.63	11,674.62	28.57	11,674.62	10,600.00	157.77		
72200Q182	PIMCO ALL ASSET ALL AUTHORITY FUND	CHARLES SCHWAB	VARIOUS	410.20	3,658.98	8.92	3,658.98	3,715.00	146.37		
693391559	PIMCO EMERGING MARKETS BD INST	CHARLES SCHWAB	VARIOUS	1,190.65	12,644.73	10.62	12,644.73	12,037.00	557.35		
693390486	PIMCO STOCKPLUS SHORT INST	CHARLES SCHWAB	VARIOUS	438.60	3,692.98	8.42	3,692.98	4,015.00	40.77		
86172J109	STONE RIDGE ALL ASSET VARIANCE RISK PREM-AVR	CHARLES SCHWAB	VARIOUS	457.76	4,623.37	10.10	4,623.37	5,000.00	511.61		
861728103	STONE RIDGE HIGH YIELD REINSUR PREM-SHRX	CHARLES SCHWAB	VARIOUS	2,668.23	24,841.23	9.31	24,841.23	25,877.42	539.63		

861729101	STONE RIDGE REINSURANCE RISK PREM-SRRX	CHARLES SCHWAB	VARIOUS	1,164.77		10,459.61	8.98	10,459.61	11,989.64				
56166Y404	TORTOISE MLP & PIPELINE INST	CHARLES SCHWAB	VARIOUS	187.21		2,521.66	13.47	2,521.66	1,809.24	129.73			
	ROUNDING					0.34							
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	\$ 444,095.00	XXX	\$ 444,094.66	\$ 357,866.99	\$ 12,022.09	\$ -	\$ -	\$ -

2017

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

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