

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

*Annual Statement Made to the Insurance Commissioner of the State of Ohio
For the Year Ended December 31, 2020*

ANNUAL STATEMENT

For the Year Ended December 31, 2020

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

Jeffrey T. Tucker

Michael Groh

Marlene S. Bond

Kevin Luster

Lisa Johns

State of Ohio

County of

Guemsey

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 _____

day of _____ 20__

Notary Public

Marlene S. Bond

President

Kevin Luster

Secretary

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

2020

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	313,892.00	0.00	313,892.00	407,257.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	568,782.00	0.00	568,782.00	500,757.00
3	Real estate (less liens, encumbrances) (Schedule A)	19,467.00	0.00	19,467.00	20,347.00
4	Cash (Schedule E)	175,028.00	0.00	175,028.00	229,163.00
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	1,077,169.00	0.00	1,077,169.00	1,157,524.00
8	Investment income due and accrued	2,189.00	0.00	2,189.00	2,397.00
9.1	Assessments or premiums in the course of collection (including agents balances)	17,954.00	0.00	17,954.00	8,544.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	82,090.00	0.00	82,090.00	89,167.00
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	6,104.00	6,104.00	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	1,185,506.00	6,104.00	1,179,402.00	1,257,632.00
	Details of Write-Ins for Assets:				
1501	Receivable from pending investment sales			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

2020

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	68,350.00	46,500.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	11,472.00	11,738.00
4	Other expenses (excluding taxes, licenses and fees)	43,000.00	43,140.00
5	Taxes, licenses and fees (excluding federal income taxes)	1,132.00	137.00
6	Current federal income taxes (including \$0 on realized capital gains (losses))	2,415.00	3,858.00
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	336,307.00	367,782.00
10	Advance premium	23,999.00	
11	Ceded reinsurance premiums payable	18,169.00	17,640.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	9,306.00	9,719.00
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	514,150.00	500,514.00
18	Surplus as regards policyholders	665,252.00	757,118.00
19	Total liabilities and surplus	1,179,402.00	1,257,632.00
	Details of Write-Ins for Liabilities:		
1601	Payable for pending investment purchases		0.00
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

2020

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	690,829.00	674,140.00
1.2	Less: Return Assessments/Premiums earned	14,418.00	
1.3	Direct Assessments/Premiums earned	676,411.00	674,140.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	209,561.00	211,680.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	466,850.00	462,460.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	258,565.00	170,209.00
3	Loss expenses incurred (Expense Exhibit)	17,387.00	17,229.00
4	Other underwriting expenses incurred (Expense Exhibit)	327,062.00	324,875.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	603,014.00	512,313.00
7	Net underwriting gain (loss)	-136,164.00	-49,853.00
	INVESTMENT INCOME		
8	Net investment income earned	26,021.00	28,124.00
9	Net realized capital gains (losses) less capital gains tax	386.00	1,473.00
10	Net investment gain (loss)	26,407.00	29,597.00
	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	13,272.00	14,510.00
14	Total other income	13,272.00	14,510.00
15	Net income, after capital gains tax and before federal income taxes	-96,485.00	-5,746.00
16	Federal income taxes incurred	6,136.00	1,904.00
17	Net income	-102,621.00	-7,650.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	757,118.00	697,584.00
19	Net income	-102,621.00	-7,650.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	12,616.00	66,504.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	-1,861.00	680.00
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	-91,866.00	59,534.00
26	Surplus as regards policyholders, December 31 current year	665,252.00	757,118.00
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions	11,367.00	11,610.00
1302	Miscellaneous	1,905.00	2,900.00
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	13,272.00	14,510.00
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

2020

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	457,157.00	479,403.00
2	Net investment income	27,183.00	33,216.00
3	Miscellaneous income	13,272.00	14,510.00
4	Total	497,612.00	527,129.00
5	Benefit and loss related payments	254,102.00	144,438.00
6	Commissions, expenses paid and aggregate write-ins for deductions	324,878.00	321,831.00
7	Federal and foreign income taxes paid (recovered)	7,579.00	-8,171.00
8	Total	586,559.00	458,098.00
9	Net cash from operations	-88,947.00	69,031.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	94,878.00	86,071.00
10.2	Stocks	178,000.00	116,508.00
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	272,878.00	202,579.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	0.00	108,971.00
11.2	Stocks	235,490.00	145,042.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	235,490.00	254,013.00
11.6	Net cash from investments	37,388.00	-51,434.00
Cash from Financing and Miscellaneous Sources			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)	-2,576.00	
13	Net cash from financing and miscellaneous sources	-2,576.00	0.00
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	-54,135.00	17,597.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	229,163.00	211,566.00
15.2	End of year (cash, cash equivalents and short-term investments)	175,028.00	229,163.00

ANNUAL STATEMENT FOR THE YEAR 2020
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

EXPENSE EXHIBIT

		Current Year
	Claim Adjusting:	
1.1	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
	Commission and Brokerage:	
2.1	Direct commission and brokerage	60,490.00
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	60,490.00
3	Allowances to managers and agents	0.00
4	Advertising	367.00
5	Boards, bureaus and associations	5,747.00
6	Surveys and underwriting reports	617.00
7	Audit of assureds' records	0.00
	Salary and related items:	
8.1	Salaries	118,761.00
8.2	Payroll taxes	9,340.00
9	Employee relations and welfare	49,736.00
10	Insurance	14,264.00
11	Directors' fees	8,460.00
12	Travel and travel items	3,376.00
13	Rent and rent items	3,000.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	712.00
16	Printing and stationery	13,983.00
17	Postage, telephone, exchange and express	5,849.00
18	Legal and auditing	18,750.00
19	Loss adjustment expenses	17,387.00
18	Investment expenses	0.00
19	Totals	270,349.00
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	350.00
20.2	Insurance department licenses and fees	250.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	600.00
21	Real estate expenses	7,660.00
22	Real estate taxes	484.00
23	Aggregate write-ins for miscellaneous expenses	4,866.00
24	Total expenses incurred (a)	344,449.00
25	Less unpaid expenses - current year	0.00
26	Add unpaid expenses - prior year	0.00
27	Total expenses paid	344,449.00
	Details of Write-Ins:	
2301	Miscellaneous	4,866.00
2302		
2303		
2304		
2305		
2399	Total Write-ins	4,866.00

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

ANNUAL STATEMENT FOR THE YEAR 2020
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)	171,809,750	1,047
2	Written during the year	30,194,710	97
3	Total	202,004,460	1,144
4	Deduct those expired and cancelled	14,033,605	104
5	In force December 31 of current year	187,970,855	1,040
6	Deduct amount reinsured	0	XXX
7	Net amount in force	187,970,855	XXX

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

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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	442,592.00		184,027.00		258,565.00
					-
					-
					-
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 442,592.00	\$ -	\$ 184,027.00	\$ -	\$ 258,565.00

* 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	148,350.00		80,000.00		68,350.00
					-
					-
					-
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 148,350.00	\$ -	\$ 80,000.00	\$ -	\$ 68,350.00

** 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

2020

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	6,104.00	4,243.00	-1,861.00
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	6,104.00	4,243.00	-1,861.00
	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 Description of Property	2 Date Acquired	3 Name of Vendor	4 Actual Cost	5 Current Year Acquisitions or Permanent Improvements	6 Accumulated Depreciation	7 Amount of Encumbrances	8 Book Value End of Current Year (Col. 4+5-6-7) *	9 Gross Income Current Year (Real Estate)	10 Gross Expenses Current Year (Real Estate)
Office Building	Various		34,370.00		14,903.00		19,467.00	3,000.00	3,000.00
							-		
							-		
							-		
							-		
OVERFLOW AMOUNTS									
Totals	XXX	XXX	\$ 34,370.00	\$ -	\$ 14,903.00	\$ -	\$ 19,467.00	\$ 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 Description	2 Date Acquired	3 Name of Vendor	4 Actual Cost	5 Current Year Acquisitions or Permanent Improvements	6 Accumulated Depreciation	7 Amount of Encumbrances	8 Book Value End of Current Year (Col. 4+5-6-7)
Computer equipment	Various		37,031.00	2,577.00	33,504.00		6,104.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ 37,031.00	\$ 2,577.00	\$ 33,504.00	\$ -	\$ 6,104.00

SCHEDULE D - PART 1
Showing all **BONDS** Owned on December 31 of Current Year

[illegible]

SCHEDULE D - PART 2

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

[illegible]

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
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES							
020002101	ALLSTATE CORP	5/18/2020		36.00	3,583.60		
03076C106	AMERIPRISE FINL	5/13/2020		25.00	2,938.38		
172967424	CITIGROUP INC	3/6/2020		70.00	4,246.62		
56501R106	MANULIFE FINL	1/13/2020		141.00	2,970.17		
STOCKS - INDUSTRIAL AND MISCELLANEOUS							
110122108	BRISTOL-MYERS SQUIBB	3/6/2020		57.00	3,401.70		
133131102	CAMDEN PROPERTY TR REIT	3/20/2020		42.00	3,163.02		
150870103	CELANESE CORP	3/6/2020		36.00	3,343.01		
808524847	CHARLES SCHWAB US REIT- SCHH	3/6/2020		101.00	4,339.13		
247361702	DELTA AIRLINES	3/6/2020		44.00	2,014.33		
25470F302	DISCOVERY COMMUNICATIONS INC	3/6/2020		146.00	3,489.25		
23331A109	DR HORTON CO	4/23/2020		128.00	5,059.84		
084561105	EQUITABLE HLDGS INC	2/10/2020		128.00	3,320.49		
518416102	HARTFORD MLTFCR DVLDP MRKTS ETF	3/6/2020		285.00	6,326.72		
518416102	HARTFORD MLTFCR DVLDP MRKTS ETF	5/18/2020		888.00	20,805.75		
460146103	INTERNATIONAL PAPER	5/18/2020		112.00	3,692.45		
46429B689	ISHARES MSCI ETF EAFE - EFAV	5/18/2020		316.00	20,486.28		
	BLACKROCK SHRT MATRITY-MEAR	9/18/2020		199.00	9,997.20		
	ISHARES JP MORGAN USD-EMB	9/18/2020		162.00	18,202.81		
739361763	INVESCO FTSE RAFI EMERGING MARKET'S ETF	3/26/2020		210.00	3,343.60		
46187W107	INVITATION HOMES INC	5/18/2020		381.00	9,732.04		
49456B101	JPMORGAN ULTRA SHORT INCOME ETF- JPST	10/9/2020		197.00	10,001.67		
524901105	KINDER MORGAN, INC	5/18/2020		229.00	3,562.10		
529043101	LEGG MASON INC	2/10/2020		75.00	3,029.47		
580135101	LEXINGTON REALTY TR REIT	3/20/2020		977.00	9,141.89		
693718108	MCDONALDS CORP	5/15/2020		21.00	3,965.10		
70932B101	PACCAR INC	2/20/2020		53.00	3,982.79		
	PENNYMAC FINL SERVICES	1/13/2020		90.00	3,061.50		
808524730	REAL ESTATE SELECT SCTR-WLRE	9/1/2020		192.00	6,876.48		
808524805	SCHWAB FNDMTL EMERG MKTS LG CO FNDE	3/6/2020		136.00	3,385.30		
808524805	SCHWAB INTL EQUITY ETF SCHF	1/3/2020		327.00	10,964.64		
808524805	SCHWAB INTL EQUITY ETF SCHF	3/6/2020		311.00	9,297.35		
808524763	SCHWAB FUNDAMENTAL US SMALL CO FNDA	3/20/2020		150.00	3,609.57		
	TOR TOISE NORTH AMERICAN PIPELINE-TPYP	9/18/2020		184.00	2,947.50		
STOCKS - MUTUAL FUNDS							
898633W394	PERFORMANCE TRUST STRAT BD FD-PTIAX	9/21/2020	CHARLES SCHWAB	43497.00	10,000.00		
	VANGUARD HIGH YEILD TAX EXEMPT-VWALX	7/9/2020	CHARLES SCHWAB	1703.58	20,015.00		

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 Cusip #	2 Description	3 Date Sold	4 Name of Purchaser (if matured or called under redemption option, so state and give price at which called.)	5 No. of Shares of Stock	6 - Consideration (Excluding Accrued Interest on Bonds)	7 Par Value of Bonds	8 Cost to Company (Excluding Accrued Interest on Bonds)	9 Book Value at Date of Sale	10 Increase, By Adjustment in Book Value During Year	11 Decrease, By Adjustment in Book Value During Year	12 Profit on Sale	13 Loss on Sale	14 Interest on Bonds Received During Year (including accrued interest on bonds sold)	15 Dividends on Stocks Received During Year (including accrued dividends on stocks sold)
BONDS - GOVERNMENT														
912810E33	US TREASURY BOND	5/18/2020	CHARLES SCHWAB		32,945.29	25,000.00	40,400.25	29,284.15			3,662.14		937.50	
912828PC8	US TREASURY NOTE 2.625%	11/16/2020	CHARLES SCHWAB		25,000.00	25,000.00	27,292.08	25,239.39			239.39		656.25	
912828PC8	US TREASURY NOTE 2.625%	11/16/2020	CHARLES SCHWAB		25,000.00	25,000.00	27,400.25	25,250.83			250.83		656.25	
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS														
31393L7D9	FEDERAL HOME LOAN MBS-CMO	VARIOUS	CHARLES SCHWAB		3,000.00	3,000.00	3,520.96	3,520.96				520.96		
36202EAY5	GNMA II 003623	VARIOUS	CHARLES SCHWAB		193.78	193.88	193.88	193.88			0.10			
36202EFA2	GNMA II 003761	VARIOUS	CHARLES SCHWAB		352.12	355.11	355.11	355.11			2.99			
36202EKX6	GNMA II 003910	VARIOUS	CHARLES SCHWAB		174.80	175.62	175.62	175.62			0.82			
36202FPM5	GNMA II 004028	VARIOUS	CHARLES SCHWAB		152.89	153.35	153.35	153.35			0.36			
36202FWD4	GNMA II 005144	VARIOUS	CHARLES SCHWAB		1,202.11	1,227.97	1,227.97	1,227.97			25.86			
36179TJ44	GNMA M44509	VARIOUS	CHARLES SCHWAB		6,855.82	7,009.44	7,009.44	7,009.44			153.62			
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES														
001055102	AFLAC INC.	5/18/2020	CHARLES SCHWAB	86.00	3,005.60		3,986.54	3,986.54			-	979.94		24.08
254709108	DISCOVER FINANCIAL	5/13/2020	CHARLES SCHWAB	73.00	2,652.45		5,144.22	5,144.22			-	2,491.77		32.12
680223104	OLD REPUBLIC INTL CO	1/13/2020	CHARLES SCHWAB	145.00	3,239.24		2,979.86	2,979.86			259.38			
743315103	PROGRESSIVE CO OHIO	2/10/2020	CHARLES SCHWAB	75.00	6,251.80		4,496.70	4,496.70			1,755.10			176.25
891160509	TORONTO-DOMINION BK	1/13/2020	CHARLES SCHWAB	120.00	6,721.66		3,721.20	3,721.20			3,000.46			67.08
46625H100	JPMORGAN CHASE & CO. JPM	12/30/2020	CHARLES SCHWAB	39.00	4,900.63		2,042.37	2,042.37			2,858.26			252.00
STOCKS - INDUSTRIAL AND MISCELLANEOUS														
03027X100	AMERICAN TOWER CORP RETI	4/15/2020	CHARLES SCHWAB	20.00	4,957.60		2,867.87	2,867.87			2,089.73			132.73
937833100	APPLE INC. AAPL	12/30/2020	CHARLES SCHWAB	45.00	6,127.23		1,326.21	1,326.21			4,801.02			109.82
11120U105	BRIXMORE PROPERTY GROUP REIT	3/20/2020	CHARLES SCHWAB	85.00	898.01		2,130.99	2,130.99			-	1,232.98		24.22
11120U105	BRIXMORE PROPERTY GROUP REIT	3/20/2020	CHARLES SCHWAB	75.00	792.36		1,867.11	1,867.11			-	1,074.75		21.38
11120U105	BRIXMORE PROPERTY GROUP REIT	3/20/2020	CHARLES SCHWAB	275.00	2,905.31		6,703.99	6,703.99			-	3,798.68		78.38
808524870	CHARLES SCHWAB US ETF	9/18/2020	CHARLES SCHWAB	89.00	3,648.48		4,339.13	4,339.13			-	690.65		31.00
808524870	CHARLES SCHWAB US ETF	9/18/2020	CHARLES SCHWAB	101.00	3,648.48		4,339.13	4,339.13			-	690.65		35.22
247361702	DELTA AIRLINES	5/13/2020	CHARLES SCHWAB	97.00	1,876.97		5,504.75	5,504.75			-	3,625.78		39.04
23331A109	DR HORTON CO	5/13/2020	CHARLES SCHWAB	44.00	852.32		2,014.33	2,014.33			-	1,162.01		70.40
418056107	HASBRO INC	12/30/2020	CHARLES SCHWAB	69.00	4,854.32		2,732.31	2,732.31			2,122.01			77.52
447011107	HUNTSMAN CORP	9/18/2020	CHARLES SCHWAB	38.00	3,048.44		2,085.71	2,085.71			962.73			29.09
460146103	INTERNATIONAL PAPER	12/30/2020	CHARLES SCHWAB	60.00	2,969.67		1,993.92	1,993.92			975.75			172.20
739361524	INVESCO EMERGING MARKETS OVEREIGN DEBT	9/18/2020	CHARLES SCHWAB	125.00	3,462.42		3,460.42	3,460.42			-	18.00		304.28
739361524	INVESCO EMERGING MARKETS OVEREIGN DEBT	9/18/2020	CHARLES SCHWAB	350.00	9,694.79		10,018.82	10,018.82			-	324.03		126.62
46284V101	IRON MOUNTAIN US HOL REIT	5/19/2020	CHARLES SCHWAB	175.00	4,170.18		5,833.33	5,833.33			-	1,663.15		71.82
832696405	J.M. SMUCKER CO	9/18/2020	CHARLES SCHWAB	27.00	2,958.33		4,196.56	4,196.56			-	1,238.23		99.45
548661107	LOWES COMPANIES INC	9/18/2020	CHARLES SCHWAB	18.00	2,883.54		1,445.30	1,445.30			1,438.24			50.62
580195101	MCDONALDS CORP	4/23/2020	CHARLES SCHWAB	20.00	3,658.67		1,149.15	1,149.15			2,509.52			169.29
594918104	MICROSOFT CORP. MSFT	12/30/2020	CHARLES SCHWAB	35.00	7,887.15		946.68	946.68			6,940.47			152.00
717081103	PFIZER INC. PFE	12/30/2020	CHARLES SCHWAB	107.00	3,993.23		2,920.76	2,920.76			1,012.47			77.45
808524755	SCHWAB FNDMTL INL LG COM FNDF	5/18/2020	CHARLES SCHWAB	155.00	3,447.56		4,721.30	4,721.30			-	1,273.74		
808524755	SCHWAB FNDMTL INL LG COM FNDF	5/18/2020	CHARLES SCHWAB	305.00	6,783.90		8,997.47	8,997.47			-	2,213.57		

[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	209,561.00			
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ 250,000	\$ 209,561.00	\$ -	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	2,475.00	2,985.13		1,980.00			\$ 7,440.13
2) Kevin Luster	Secretary / Treasurer	54,245.16			1,980.00	1,918.74	765.00	\$ 58,908.90
3)								\$ -
4)								\$ -
5)								\$ -
Directors:								
William M. Bennett	Director				1,260.00			\$ 1,260.00
John Reid	Director				540.00			\$ 540.00
Jeffrey T. Tucker	Director				1,800.00			\$ 1,800.00
Michael Groh	Director				360.00			\$ 360.00
Lisa Johns					540.00			\$ 540.00
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 56,720.16	\$ 2,985.13	\$ -	\$ 8,460.00	\$ 1,918.74	\$ 765.00	\$ 70,849.03

GENERAL INTERROGATORIES

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

- Company's retention: Fire \$50,000 Wind \$50,000 Other \$50,000
- Retention before reinsurance applies for: Catastrophe Reinsurance N/A Aggregate excess of loss \$250,000
- What is the largest risk assumed and retained: \$2,046,000
- What kind of perils are being covered? Fire and Extended Coverages
- Have the by-laws been amended during the current year? NO If so, were such amendments filed with the Ohio Department of Insurance? No
- In what counties does the Company operate: All counties
- Name of Principal Officer and amount of bond. Kevin Luster - 250,000
- 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.
- Does the Company have an annual audit conducted by an independent CPA? Yes
- State the number of members holding policies in the Company. 1040
- 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
- State as of what date the latest examination of the Company was made by the Ohio Department of Insurance. 12/31/2016
- How many assessments were made during the year? 1047 Date of last assessment 12/31/2020
- Did the assessment provide for all losses, expenses and all other liabilities prior to the date of assessment? Yes
- Rate of policy fee \$40 / \$72 Rentals
- State the amount of borrowed money since date of last assessment 0 interest thereon N/A
- 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.

2020

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

[illegible]

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ANNUAL STATEMENT FOR THE YEAR 2020
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.

Client Copy

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

2020

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

Client Copy

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMP
Overflow Page for Investments Owned
SCHEDULE D - PART 1

Showing all BONDS Owned on December 31 of Current Year

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	9 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
								10 Amount Due and Accrued Dec. 31 of Current Year on bonds not in default	11 Gross Am't Received During Year	Rate (%)					
BONDS - GOVERNMENT															
912810E33	US TREASURY BOND	CHARLES SCHWAB	1/19/2012		40,400.25	(0.00)		7.500%		937.50		390.23		11/15/2024	1
9128282R0	US TREASURY BOND	CHARLES SCHWAB	9/23/2019	24,000.00	25,020.14	24,852.76	26,598.75	2.250%	207.00	540.00		131.70		8/15/2027	1
912828RC6	US TREASURY NOTE	CHARLES SCHWAB	8/19/2014	25,000.00	25,135.58	25,012.01	25,308.59	2.125%	203.65	531.25		19.37		8/15/2021	1
912828YK0	US TREASURY NOTE	CHARLES SCHWAB	12/24/2019	25,000.00	24,782.94	24,861.63	25,554.69	1.375%	73.52	343.76	77.21			10/15/2022	1
912828Z17	US TREASURY NOTE	CHARLES SCHWAB	7/16/2019	20,000.00	19,453.92	19,464.83	21,168.75	1.500%	115.00	300.00	93.88			8/15/2026	1
912828XZ8	US TREASURY NOTE	CHARLES SCHWAB	7/16/2019	14,000.00	14,639.40	14,466.60	15,524.69	2.750%	1.07	385.00	106.13			6/30/2025	1
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS															
054105LK5	AVON LAKE SD	CHARLES SCHWAB	7/29/2014	15,000.00	15,410.20	15,093.25	15,782.10	3.250%	40.63	487.50	49.00			12/1/2022	
172253EL6	CINCINNATI OH CITY S	CHARLES SCHWAB	3/14/2016	25,000.00	24,900.00	24,928.60	26,727.00	4.000%	44.44	1,000.00	5.97			12/15/2032	1
360046Q66	FULTON CO GEORGIA LIBRARY	CHARLES SCHWAB	3/18/2014	25,000.00	25,601.25	25,202.87	27,978.50	4.175%	530.57	1,043.76	58.40			7/1/2024	1
49130TTN6	KY HSG CORP HSG	CHARLES SCHWAB	12/1/2014	25,000.00	25,803.25	25,315.74	26,823.50	3.378%	429.29	844.50	79.66			1/1/2025	1
584853LQ6	MEDINA OH CITY SD	CHARLES SCHWAB	3/24/2015	50,000.00	51,218.00	50,488.83	53,203.50	2.960%	123.33	1,480.00	125.80			12/1/2024	1
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS															
31393LYD9	FEDERAL HOME LOAN MBS-CMO	CHARLES SCHWAB	2/23/2018	10,000.00	12,985.80	9,247.57	10,050.14	5.250%	23.33	538.16	65.26			3/15/2033	1
36202EAY5	GNMA II 003623	CHARLES SCHWAB	10/14/2004	1,005.03	1,234.09	811.64	907.19	5.000%	1.54	46.28	0.05			10/20/2034	1
36202EFA2	GNMA II 003761	CHARLES SCHWAB	11/16/2005	2,045.87	2,451.05	1,707.01	2,002.05	6.000%	3.75	115.25	1.13			9/20/2035	1
36202EKK6	GNMA II 003910	CHARLES SCHWAB	11/18/2006	791.16	913.79	619.06	715.97	6.000%	1.45	43.36	0.21			10/20/2036	1
36202EPM5	GNMA II 004028	CHARLES SCHWAB	9/20/2007	748.34	886.52	596.62	695.37	6.000%	1.37	40.75	0.13			9/20/2037	1
36202FWD4	GNMA II 005144	CHARLES SCHWAB	8/11/2011	4,538.20	5,448.25	3,402.78	3,619.50	3.500%	4.85	140.62	5.09			7/20/2041	1
36179TAJ4	GNMA MA4509	CHARLES SCHWAB	6/14/2017	18,209.84	22,066.79	11,608.15	12,073.49	3.000%	16.69	463.55	0.27			6/20/2047	1
38374GA85	GNMA MBS-CMO	CHARLES SCHWAB	4/5/2018	10,000.00	11,250.00	11,026.89	12,276.73	5.500%	22.92	549.96	81.08			5/16/2034	1
BONDS - INDUSTRIAL AND MISCELLANEOUS															
79885TAN3	THE SALVATION ARMY	CHARLES SCHWAB	1/30/2019	25,000.00	25,218.58	25,185.13	27,838.28	4.101%	344.60	1,025.26	17.46			9/1/2021	0
						0.03					0.03				
	ROUNDING														
XXX	Totals to Page 11	XXX	XXX	\$ 320,338.44	\$ 374,819.80	\$ 313,892.00	\$ 334,848.79	XXX	\$ 2,189.00	\$ 10,856.46	\$ 177.09	\$ 1,130.97	\$ -	XXX	XXX
* Annual Statement Value															

* Annual Statement Value

SCHEDULE D - PART 2
Showing all Preferred & Common Stocks and Mutual Funds Owned December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14
Cusip #	Description Give complete and accurate description of all stocks and mutual funds owned.	From Whom Acquired	Date Acquired	No. of Shares	Par Value Per Share (Preferred Stocks)	Book Value	Rate Per Share Used To Obtain Market Value	Market Value/ Fair Value December 31 of Current Year	Actual Cost	Received During Year	Dividends Amount Due and Accrued Dec. 31	Increase, by Adjustment, in Book Value During Year	Decrease, by Adjustment in Book Value During Year
62989105	NAMICO INSURANCE COMPANY	NAMICO	4/7/1987	30.00		9,442.00	314.72	9,442.00	300.00				
	EASTERN OHIO MUTUAL INSURANCE AGENCY	SAME				9,664.00		9,664.00	-				
	STOCKS - PUBLIC UTILITIES												
29384G103	ENTERGY CORP	CHARLES SCHWAB	9/1/2016	52.00		5,191.88	99.84	5,191.88	4,059.55	194.48			
30161N101	EXELON CORPORATION	CHARLES SCHWAB	9/1/2016	97.00		4,095.34	42.22	4,095.34	3,305.88	148.40			
	STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES												
020002101	ALLSTATE CORP	CHARLES SCHWAB	5/18/2020	36.00		3,957.48	109.93	3,957.48	3,588.60	38.88			
03076C106	AMERIPRISE FINL	CHARLES SCHWAB	5/13/2020	25.00		4,888.25	194.33	4,888.25	2,938.38	78.00			
172967424	CITIGROUP INC	CHARLES SCHWAB	3/6/2020	70.00		4,316.20	61.66	4,316.20	4,246.62	107.10			
46625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	6/25/2013	31.00		3,939.17	127.07	3,939.17	1,604.72	252.00			
36501R106	MANULIFE FINL	CHARLES SCHWAB	1/13/2020	141.00		2,512.62	17.82	2,512.62	2,970.17	102.10			
70932B101	PENNYMAC FINL SERVICES	CHARLES SCHWAB	1/13/2020	90.00		5,905.80	65.62	5,905.80	3,061.50	48.60			
744320102	PRUDENTIAL FINANCIAL INC	CHARLES SCHWAB	1/6/2014	18.00		1,405.26	78.07	1,405.26	1,640.17	79.20			
91324P102	UNITEDHEALTH GROUP INC	CHARLES SCHWAB	1/17/2017	15.00		5,260.20	350.68	5,260.20	2,397.70	72.45			
	STOCKS - INDUSTRIAL AND MISCELLANEOUS												
88579Y101	3M COMPANY	CHARLES SCHWAB	4/20/2010	50.00		8,739.50	174.79	8,739.50	4,292.00	294.00			
01973R101	ALLISON TRANSMISSION	CHARLES SCHWAB	6/17/2019	90.00		3,881.70	43.13	3,881.70	4,007.70	61.20			
02079K107	ALPHABET INC	CHARLES SCHWAB	12/28/2018	4.00		7,007.52	1,751.88	7,007.52	4,180.64	-			
03027X100	AMERICAN TOWER CORP REIT	CHARLES SCHWAB	4/9/2018	21.00		4,713.66	224.46	4,713.66	3,010.27	132.73			
G0084W101	AMGEN INCORPORATED	CHARLES SCHWAB	12/28/2012	25.00		5,746.00	229.92	5,746.00	2,173.84	180.00			
037833100	APPLE INC	CHARLES SCHWAB	2/2/2015	91.00		12,074.79	132.69	12,074.79	2,892.80	109.92			
110122108	BRISTOL-MYERS SQUIBB	CHARLES SCHWAB	3/6/2020	57.00		3,535.71	62.03	3,535.71	3,401.70	76.95			
133131102	CAMDEN PROPERTY TR REIT	CHARLES SCHWAB	4/9/2018	69.00		6,894.48	99.92	6,894.48	5,841.52	331.59			
133131102	CAMDEN PROPERTY TR REIT	CHARLES SCHWAB	3/20/2020	42.00		4,196.64	99.92	4,196.64	3,163.02	-			
133131102	CELANESE CORP	CHARLES SCHWAB	3/6/2020	36.00		4,677.84	129.94	4,677.84	3,343.01	66.96			
166754100	CHEVRON CORPORATION	CHARLES SCHWAB	6/30/2010	50.00		4,222.50	84.45	4,222.50	3,445.71	258.00			
126650100	CVS HEALTH CORP	CHARLES SCHWAB	1/17/2017	25.00		1,707.50	68.30	1,707.50	2,070.26	50.00			
25470F302	DISCOVERY COMMUNICATIONS INC	CHARLES SCHWAB	4/23/2020	59.00		2,936.90	49.92	2,936.90	3,392.55	86.00			
23331A109	DR HORTON CO	CHARLES SCHWAB	4/23/2020	146.00		3,823.74	26.19	3,823.74	3,489.25	-			
054561105	EQUITABLE HDGS INC	CHARLES SCHWAB	2/16/2006	128.00		3,275.52	25.59	3,275.52	3,320.49	84.48			
30231G102	EXXON MOBILE CORPORATION	CHARLES SCHWAB	11/16/2015	43.00		2,528.40	41.22	2,528.40	2,459.91	85.14			
370334104	GENERAL MILLS INC	CHARLES SCHWAB	12/23/2019	359.00		10,163.29	28.31	10,163.29	10,507.93	284.11			
518416102	HARTFORD MLTFCR DVLDP MKRKS ETF	CHARLES SCHWAB	3/26/2020	285.00		8,068.35	28.31	8,068.35	6,326.72	230.11			
518416102	HARTFORD MLTFCR DVLDP MKRKS ETF	CHARLES SCHWAB	5/18/2020	888.00		25,139.28	28.31	25,139.28	20,805.75	710.12			
458140100	INTEL CORP	CHARLES SCHWAB	1/6/2016	118.00		5,878.76	49.82	5,878.76	3,938.35	155.76			
460146103	INTERNATIONAL PAPER	CHARLES SCHWAB	5/18/2020	52.00		2,585.44	49.72	2,585.44	1,698.53	172.20			
46434V274	ISHARES EDG MSCI MLTFCR INTL ETF - INTF	CHARLES SCHWAB	12/28/2018	127.00		3,451.86	27.18	3,451.86	3,018.10	103.11			
464249B69	ISHARES MSCI ETF EAFE - EFAV	CHARLES SCHWAB	7/8/2013	65.00		23,197.56	73.41	23,197.56	20,486.28	397.76			
464249B69	ISHARES MSCI ETF EAFE - EFAV	CHARLES SCHWAB	1/31/2017	26.00		1,908.68	73.41	1,908.68	1,648.05	-			
464288586	ISHARES MBS ETF - MBB	CHARLES SCHWAB	9/23/2019	166.00		9,996.71	50.23	9,996.71	9,997.20	7.79			
	BLACKROCK SHRT MATRTY-MEAR	CHARLES SCHWAB	9/18/2020	199.00		18,281.58	110.13	18,281.58	17,947.39	352.26			
79981763	INVESCO JP MORGAN USD-EMB	CHARLES SCHWAB	9/18/2020	162.00		18,777.42	115.91	18,777.42	18,202.81	251.53			
46187W107	JP MORGAN ULTRA SHORT INCOME ETF - JPST	CHARLES SCHWAB	5/18/2020	381.00		11,315.70	50.76	11,315.70	10,005.63	15.11			
49456B101	KINDER MORGAN, INC.	CHARLES SCHWAB	5/19/2020	229.00		3,130.43	13.67	3,130.43	3,562.10	120.22			

529043101	LEXINGTON REALTY TR REIT	CHARLES SCHWAB	3/20/2020	977.00		10,375.74	10.62	10,375.74	9,141.89	307.77										
548661107	LOWES COMPANIES	CHARLES SCHWAB	6/2/2016	31.00		4,975.91	160.51	4,975.91	2,506.36	99.45										
590135101	MCDONALD'S CORP	CHARLES SCHWAB	5/15/2020	21.00		4,506.18	214.58	4,506.18	3,965.10	53.97										
58155Q103	MCKESSON CORPORATION	CHARLES SCHWAB	10/11/2011	20.00		3,478.40	173.92	3,478.40	1,466.28	33.00										
594918104	MICROSOFT CORP	CHARLES SCHWAB	10/28/2003	46.00		10,231.32	222.42	10,231.32	1,254.90	169.29										
6339X105	ORACLE CORPORATION	CHARLES SCHWAB	4/12/2012	88.00		5,692.72	64.69	5,692.72	2,530.70	84.48										
683718108	PACCAR INC	CHARLES SCHWAB	2/10/2020	53.00		4,572.84	86.28	4,572.84	3,982.79	50.88										
713448108	PEPSICO	CHARLES SCHWAB	1/2/2015	31.00		4,597.30	148.30	4,597.30	2,948.19	122.62										
777081103	PFIZER INCORPORATED	CHARLES SCHWAB	3/8/2012	63.00		2,319.03	36.81	2,319.03	3,869.25	152.00										
720190206	PIEDMONT OFFICE REAL REIT	CHARLES SCHWAB	4/9/2018	220.00		3,570.60	16.23	3,570.60	3,046.56	157.78										
737630103	POTLATCH CORP REIT	CHARLES SCHWAB	12/28/2018	98.00		4,901.96	50.02	4,901.96	6,876.48	89.52										
808524730	REAL ESTATE SELECT SCTR-WIRE	CHARLES SCHWAB	9/18/2020	192.00		7,019.52	36.56	7,019.52	2,992.84	77.46										
808524730	SCHWAB FNDMTL EMERG MKTS LG CO FNDE	CHARLES SCHWAB	10/9/2014	109.00		3,080.34	28.26	3,080.34	2,072.02	77.62										
808524730	SCHWAB FNDMTL EMERG MKTS LG CO FNDE	CHARLES SCHWAB	12/15/2015	110.00		3,108.60	28.26	3,108.60	3,385.30	95.31										
808524763	SCHWAB FNDMTL EMERG MKTS LG CO FNDE	CHARLES SCHWAB	3/6/2020	136.00		3,843.46	28.26	3,843.46	3,609.57	76.46										
808524763	SCHWAB FUNDAMENTAL US SMALL CO FNDA	CHARLES SCHWAB	3/20/2019	150.00		6,438.00	42.92	6,438.00	21,946.53	377.08										
808524854	SCHWAB INTERMEDIATE TERM US TRS ETF SCHR	CHARLES SCHWAB	6/17/2019	401.00		23,346.22	58.22	23,346.22	10,255.58	133.27										
808524870	SCHWAB U.S. TIPS ETF	CHARLES SCHWAB	12/15/2015	193.00		11,981.44	62.08	11,981.44	2,019.33	100.44										
882508104	TEXAS INSTRUMENTS	CHARLES SCHWAB	1/17/2017	27.00		4,431.51	164.13	4,431.51	2,947.50	-										
892331307	TOYOTA MOTOR CORP	CHARLES SCHWAB	9/18/2020	184.00		3,186.88	17.32	3,186.88	4,976.10	172.75										
92206C706	VANGUARD INTERMEDIATE TERM - VGIT	CHARLES SCHWAB	1/31/2017	43.00		6,646.51	154.57	6,646.51	9,973.31	168.97										
92343V104	VERIZON COMMUNICATIONS	CHARLES SCHWAB	8/31/2018	159.00		11,037.78	69.42	11,037.78	1,534.01	86.57										
92343V104	VERIZON COMMUNICATIONS	CHARLES SCHWAB	2/17/2009	50.00		2,937.40	58.75	2,937.40	2,202.24	-										
931142103	VIATRIS INC	CHARLES SCHWAB	8/6/2015	35.00		2,056.25	58.75	2,056.25	5,104.11	118.25										
931142103	WAL-MART STORES	CHARLES SCHWAB	11/17/2020	19.50		393.54	20.18	393.54	1,594.25	56.00										
98310W108	WYNDHAM DESTINATIONS INC	CHARLES SCHWAB	12/28/2018	55.00		7,928.25	144.15	7,928.25	8,030.00	-										
STOCKS - MUTUAL FUNDS		CHARLES SCHWAB	1/17/2017	35.00		1,570.10	44.96	1,570.10	451,761.29	\$ 12,301.13										
00203H446	AQR LONG SHORT EQUITY FUND	CHARLES SCHWAB	VARIOUS	746.64		7,010.94	9.39	7,010.94	568,782.00	\$										
233203348	DFA INTL REAL ESTATE SECURITIES PORTFOLIO	CHARLES SCHWAB	VARIOUS	1,287.42		5,844.90	4.54	5,844.90	451,761.29	\$										
577125107	MATTHEWS ASIA DIVIDEND FUND	CHARLES SCHWAB	VARIOUS	531.96		12,038.28	22.63	12,038.28	451,761.29	\$										
89833W334	PERFORMANCE TRUST STRAT BD FD-PTIAX	CHARLES SCHWAB	VARIOUS	894.59		20,709.71	23.15	20,709.71	568,782.00	\$										
693391559	PIMCO EMERGING MARKETS BD INST	CHARLES SCHWAB	VARIOUS	1,190.65		12,978.12	10.90	12,978.12	451,761.29	\$										
861728103	STONE RIDGE HIGH YIELD REINSUR PREM-SHRX	CHARLES SCHWAB	VARIOUS	2,668.23		24,254.22	9.09	24,254.22	451,761.29	\$										
	VANGUARD HIGH YIELD TAX EXEMPT-VWALX	CHARLES SCHWAB	VARIOUS	1,703.56		20,374.79	11.96	20,374.79	451,761.29	\$										
	ROUNDING					(0.06)		(0.06)												
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	\$ 568,782.00	XXX	\$ 568,782.00	\$ 451,761.29	\$ 12,301.13	\$	-	\$	-	\$	-	\$	-	\$	-

2020

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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