S _N	Yes 🔲	pendent child	abilities of a spouse or dependent child ne Committee on Ethics.	"unearned" income, transactions, or flabiunless you have first consulted with the	arned" income s you have fi	er assets, "une: wer "yes" unles	n this report any oth amption? Do not ans	EXEMPTION —Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or obscause they meet all three tests for exemption? Do not answer "yes" unless you have first consulted with the Committee on Ethics.	EXEMPTION —because they m
_S	Yes 🔲	ot be	TRUSTS —Details regarding "Qualified Blind Trusts" approved by the Committee on Ethics and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or a dependent child?	s and certain other spouse, or a depen	iittee on Ethic ing you, your	ad by the Comm	3lind Trusts" approve eport details of suc	-Details regarding "Qualified Blind Trusts" approved by the Committee on Ethics and certain other "excepted t Have you excluded from this report details of such a trust benefiting you, your spouse, or a dependent child?	TRUSTS—Deta
<u></u>	QUESTION)F THESE (ANSWER EACH OF THESE QUESTIONS	MATION — A	TINFOR	OR TRUS	DEPENDENT,	EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION —	EXCLUSIO
	esponse.	each "Yes" r	edule attached for each "Yes" response	and the appropriate scheo	and the a	e answered	his part must b	Each question in this part must be answered	
N _S	Yes	\$5,000 from	VI. Did you receive compensation of more than \$5,000 from a single source in the two prior years? If yes, complete and attach Schedule VI.	VI. Did you receive con a single source in the the firm of the series of	_S	Yes 🔲	ld have any report- eporting period?	III. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? If yes, complete and attach Schedule III.	III. Did you, your able liability (more if yes, complete
S S	Yes	rangement	V. Did you have any reportable agreement or arrangement with an outside entity? If yes, complete and attach Schedule V.	V. Did you have any re with an outside entity? If yes, complete and a	8 □	Yes 🖸	d receive "unearned" riod or hold any ne end of the period?	II. Did you, your spouse, or a dependent child receive "unearned" income of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule II.	II. Did you, your sincome of more the reportable asset with yes, complete.
8	Yes	efore the date	IV. Did you hold any reportable positions on or before the date of filing in the current calendar year or in the prior two years? If yes, complete and attach Schedule IV.	IV. Did you hold any of filing in the current if yes, complete and		Yes 🖸	me (e.g., salaries or reporting period?	 Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period? If yes, complete and attach Schedule I. 	t. Did you or your fees) of \$200 or n If yes, complete
			is .	SE QUESTIONS	EACH OF THESE		in blue or black ink. ON — ANSWER	In all sections, please type or print clearly in blue or black ink. PRELIMINARY INFORMATION — ANSW	PRELIMINA
	o days late.	more than 30 days late				Office:	Employing Office:	employee	
assessed who files	— n	A \$200 pen against any	Check if Amendment	5/6/14	Date of Election:	8 01H10	State:	Candidate for the House of Representatives New officer or	Filer Status
	(Office Use Only)	(C)							
: 15 ATIVES	U.S. HOUSE OF REPRESENTATIVES	OFFIC U.S. HOUSE		Daytime Telephone:	Daytime		+ Roetter	Thomas Stewart	Name: $\mathcal{T}_{\mathcal{U}}$
Page 1 of 5	Page 1 of LEGISLATIVE RESOURCE CENTER 2011 MAR 10 04 0	LEGISLAT	RM B es and new employees	FORN For use by candidates		ATIVES	REPRESENTATEMENT	UNITED STATES HOUSE OF REPRESENTATIVES FINANCIAL DISCLOSURE STATEMENT Period covered: January 1, 2013 - Dec. 31, 2013	FINANCIAL Period cover

SCHEDULE I — EARNED INCOME (INCLUDING HONORARIA)

Name Thomas Stewart Poeter

Page 2 0 ×

·			
NA	NA	Spouse Salary	Three Rivers Local Schools, Cleves, OH
~~	NA	Spouse Salary	Ross Local Schools, Hum. Hom, OH
0.00	1000.00	Honovarium, 9/13	Webster Grove School District, St. Louis mo
91507.06	95308.96	Salary	Miami University, OHOLD, OH
NA	NA	Spouse Salary	Harris County, Texas Public Schools
\$1,000	0	Honorarium	XYZ Trade Association, Chicago, IL (Rec'd December 2)
\$3,200	\$400	Director's Fee	Ţ
\$28,450	\$6.300	Salary	XYZ Corporation, Houston, TX
Preceding Year	Current Year to Filing	Туре	Source (include date of receipt for honoraria)
o o o o o o o o o o o o o o o o o o o	A man	Citizent programs, and ponons to	Exclude: Williamy pay (Social as Matterial Caala of Flosor ve pay), least at fem
Security Act	sceived under the Social S	ement programs, and benefits re	exceeding \$1,000. See examples below. Exclude: Military hay (such as National Guard or Reserve hay) tederal retirement programs, and benefits received under the Social Security Act.
use earned income	the source for other spour	man the their's current employment amount of any honoraria; list only	more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income
** + + + + =	at but the II o Common		

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Series IS	TIM-CREF	TIAA-CREF	STTD Ameritade	Edward Jones	Manstay		Examples:	SP Me	accounts; and any financial interest in, or income derived from, a federal retirement program, including the Thrift Savings Plan. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held with your spouse (JT), in the optional column on the far left. For a detailed discussion of Schedule II requirements, please refer to the instruction booklet.	Exclude: Your personal residence, including second homes and vacation homes (uriless there was rental income during the reporting period); any deposits totaling \$5,000 or less in personal checking or savings	For an ownership interest in a privately-held business that is not publicly traded, state the name of the business, the nature of its activities, and its geographic location in Block A.	For rental or other real property held for investment, provide a complete address or a description, e.g., "rental property," and the city and state.	(do not use ticker symbols). For all IRAs and other retirement plans (such as 401(k) plans) provide the value for each asset held in the account that exceeds the reporting thresholds.	identify (a) each asset held for investment or production of income with a fair market value exceeding \$1,000 at the end of the reporting period, and (b) any other reportable asset or sources of income which generated more than \$200 in "unearned" income during the year.	BLOCK A Asset and/or Income Source
I Sowings Bonds	= (±RA)	F (Equities	· \		Funds (Bank of Paduc	Simon & Schuster	SP Mega Corp. Stock	nncial interest retirement pro retirement pro retirement pro may indicate the f your spouse thy held with you the far left. In of Schedule ction booklet.	residence, in mes (<i>uniess</i> th ing period); an personal check	st in a privately d, state the na activities, and	property held dress or a du city and state.	is). tirement plans e for each as reporting thre	lid for investme ket value exce g period, and ges of income v rned" income of s of stocks an	or Income
ond 5		hes)	Mutual Fung	(Advisory Solutions)	Mod Growth Investor)	tst Bank of Paducah, KY accounts	7	(in, or income gram, including gram, including at an asset or (SP) or depandur spouse (JT), and spouse (JT).	cluding second nere was rental y deposits total- ting or savings	y-held business me of the busi- its geographic	for investment, e.g.,	(such as 401(k) set held in the	nt or production eding \$1,000 at (b) any other which generated during the year.	Source
			1			T			None	·	>	ह्रं	8 € €	<u> </u>	
									\$1 \$1,000		Φ	*This column is for assets solety held by your spouse or dependent child.	ing year and is included only because it generated income, the value should be "None."	Indicate value of asset at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold during the report-	
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ļ	×	<u> </u>		×	ļ		क	×	\$50,001 - \$100,000			se s	nco	as of	בַ ש
		<u> </u>	<u> </u>	<u> </u>	 	×	┡	<u> </u>	\$100,001 \$250,000		<u>দ</u>	1 2 g	me ncl	an fass	BLOCK B Value of Asset
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			 	ļ	 	┢	-		\$5,000,001 - \$25,000,000		د	T N Se	al V	ket use	9
		<u> </u>	 		 	t	-		\$25,000,001 - \$50,000,000			1 을 🍹	န္ ဇို	e of valuation	
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					1				Spouse/DC Asset over \$1,000,000	0*			π.Φ	7	
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			×	×	×				DIVIDENDS					eck irem ow estn ferre	4
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						×			INTEREST			repo		acc acc s or s or As),	6 0
			×	\simeq		L		<u> </u>	CAPITAL GAINS					ound char you	BLOCK C
			<u> </u>			L	_	<u> </u>	EXCEPTED/BLIND TRUST			uring the reporting period.	"lax-Deferred" column. Dividends, interest, and capital gains, even if reinvested, must be disclosed as income. Check "None"	Check all columns that apply. For retirement accounts that do not allow you to choose specific investments or that generate tax-deferred income (such as 401(k) plans or IRAs), you may check the	BLOCK C Type of Income
<u> </u>	<u> </u>	1	<u> </u>	<u> </u>	<u> </u>	L	<u> </u>	<u> </u>	TAX-DEFERRED			Į į		app at c sp heral	Ž
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		<u> </u>	ļ		-	ļ	8	 	(Specify: e.g., Partnership Income or Fa			<u>ā</u>	0 to 2 to	<u>ಹರ್ಗಣ</u> ವ	
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	1	 	1	1		٢	+	T	\$100,001 - \$1,000,000		Current Year		* This column is for income derived from assets solely held by your spouse or dependent child.	For assets for which you checked "Tax-Deferred" in Block C, you may check the "None" column. For all other assets, indicate the category of income by checking the appropriate box below. Dividends, interest, and capital gains, even if reinvested, must be disclosed as income. Check "None" if no income was earned or generated.	>
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	<u> </u>		1				1	1	apouseruo income over \$1,000,0	VVV	=		•		

SCHEDULE II — ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name Monnes Skurent Poetter

Page 4 of S

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Over \$5,000,000 ≚						 			1	
Spouse/DC Income over \$1,000,000° ≚									1	

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SCHEDULE III — LIABILITIES

Name Thomas Stewart Poether

Page 6 of 5

ling of you or your spouse. Report revolving charge accounts (i.e., credit cards) only if the balance at the close of the previous calendar year exceeded \$10,000. ture, or appliances; liabilities of a business in which you own an interest (unless you are personally liable); and liabilities owed to a spouse, or the child, parent, or sibowed during the reporting period. Exclude: Any mortgage on your personal residence (unless there is rental income); loans secured by automobiles, household furni-Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or dependent child. Mark the highest amount

SCHEDULE IV — POSITIONS

cer, director, trustee, partner, proprietor, representative, employee, or consultant of any corporation, company, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States. Report all positions, compensated or uncompensated, held on or before the date of filing during the current calendar year and in the two prior years as an offi-

Exclude: Positions listed on Schedule I; positions held in any religious, social, fraternal, or political entities (such as a political party or campaign organization); and positions solely of an honorary nature.

and positions solely of an nonorary nature.	aure.
Position	Name of Organization
Representative	Miamilitle League Board of Directors

Statement Date Nov 30 - Dec 31, 2013





THOMAS S POETTER & CHRISTINE C POETTER

OXFORD OH 45056-8923



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Complete Your Retirement with an IRA

You already know the importance of developing a retirement strategy, but did you know that an Individual Retirement Account can play a vital role in helping to complete that strategy? Opening and contributing to an IRA can potentially move you closer to your retirement goals. If you have an IRA elsewhere, consider transferring it to Edward Jones so we can give it the same personalized attention as your other accounts.

Account Value	
\$84,488.17	
1 Month Ago	\$82,903.94
1 Year Ago	\$67,621.01
3 Years Ago	\$0.00

Value Summary		
	This Period	This Year
Beginning value	\$82,903.94	\$67,621.01
Assets added to account	0.00	0.00
Income	1,808.67	2,753.15
Assets withdrawn from account	0.00	0.00
Fees and charges	-87.23	-961.12
Change in value	-137.21	15,075.13
Ending Value	\$84,488.17	

Summary of Assets (as of I	Dec 31, 2013)		Ad	Advisory Solutions Fund Model					
Cash, Money Market funds & Insured Bank Deposit	Current Yield/Rate	Beginning Balance	Deposits	Withdrawals	Ending Balance				
Money Market	0.01%*	\$15.40	\$3.63		\$19.03				

* The average yield on the money market fund for the past seven days.

Mutual Funds	Price	Quantity	Cost Basis	Unrealized Gain/Loss	Value
Alger Small/Mid Cap Growth	18.96	134.626	2,182.47	370.04	2,552.51
Artisan Intl Value	36.77	140.159	3,723.46	1,430.19	5,153.65
Bridge Builder Bond Fund	9.87	875.651	8,742.01	-99.33	8,642.68
Columbia Small Cap Value II	18.51	140.272	2,186.04	410.39	2,596.43
Delaware US Growth	24.94	178.481	3,352.46	1,098.86	4,451.32
Dodge & Cox Income	13.53	411.248	5,543.96	20.23	5,564.19
Dodge & Cox Stock	168.87	25.839	3,048.93	1,314.50	4,363.43
Europacific Growth	48.80	88.713	3,226.92	1,102.27	4,329.19
Fundamental investors	51.95	100.624	4,019.82	1,207.60	5,227.42
Harbor Capital Appreciation	56.69	80.037	3,207.26	1,330.04	4,537.30
Hotchkis & Wiley Mid Cap Val	40.61	81.28	2,145.56	1,155.22	3,300.78
Invesco Comstock	23.77	142.881	2,461.99	934.29	3,396.28

Edward Jones MAKING SENSE OF INVESTING

Statement Date Nov 30 - Dec 31, 2013



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Inve	stment and Other Activity (continued)		
Date	Description	Quantity	Amount
12/11	Reinvestment into MFS Value @ 32.34	0.911	-29.47
12/11	Reinvestment into MFS Value @ 32.34	2.399	-77.58
12/11	Advisory Solutions Program Fee		-90.86
12/13	Short Term Capital Gain on JP Morgan Fed Mon Mkt on 1,202.71 Shares		0.02
12/13	Reinvestment into JP Morgan Fed Mon Mkt @ 1.00	0.02	-0.02
12/16	Dividend on Hotchkis & Wiley Mid Cap Val on 81.019 Shares @ 0.125		10.17
12/16	Reinvestment into Hotchkis & Wiley Mid Cap Val @ 38.99	0.261	-10.17
12/16	Dividend on Invesco Comstock on 142.356 Shares @ 0.084		11.96
12/16	Reinvestment into Invesco Comstock @ 22.76	0.525	-11.96
12/17	Long Term Capital Gain on Rainier Mid Cap Equity on 44.202 Shares @ 2.61		115.38
12/17	Short Term Capital Gain on Rainier Mid Cap Equity on 44.202 Shares @ 2.182		96.48
12/17	Reinvestment into Rainier Mid Cap Equity @ 51.19	1.885	-96.48
12/17	Reinvestment into Rainier Mid Cap Equity @ 51.19	2.254	-115.38
12/18	Fee Offset Less Admin Fee		3.63
12/18	Long Term Capital Gain on Harbor Capital Appreciation on 77.517 Shares @ 1.729		134.03
12/18	Dividend on Harbor Capital Appreciation on 77.517 Shares @ 0.045		3.50
12/18	Reinvestment into Harbor Capital Appreciation @ 54.57	0.064	-3.50
12/18	Reinvestment into Harbor Capital Appreciation @ 54.57	2.456	-134.03
12/18	Dividend on T. Rowe Price Intl Discovery on 44.868 Shares @ 0.62		27.82
12/18	Short Term Capital Gain on T. Rowe Price Intl Discovery on 44.868 Shares @ 0.51		22.88
12/18	Long Term Capital Gain on T. Rowe Price Intl Discovery on 44.868 Shares @ 0.41		18.40
12/18	Reinvestment into T. Rowe Price Intl Discovery @ 53.76	0.342	-18.40
12/18	Reinvestment into T. Rowe Price Intl Discovery @ 53.76	0.426	-22.88
12/18	Reinvestment into T. Rowe Price Intl Discovery @ 53,76	0.517	-27.82
12/19	Long Term Capital Gain on Alger Small/Mid Cap Growth on 115.81 Shares @ 2.55		295.40
12/19	Short Term Capital Gain on Alger Small/Mid Cap Growth on 115.81 Shares € 0.454		52.68
12/19	Reinvestment into Alger Small/Mid Cap Growth @ 18.50	2.848	-52.68
12/19	Reinvestment into Alger Small/Mid Cap Growth @ 18.50	15.968	-295.40
12/19	Long Term Capital Gain on Fundamental Investors on 98.341 Shares @ 0.915		89.98
12/19	Dividend on Fundamental Investors on 98.341 Shares @ 0.262		25.83
12/19	Reinvestment into Fundamental Investors @ 50.72	0.509	-25.83
12/19	Reinvestment into Fundamental Investors @ 50.72	1.774	-89.98
12/19	Dividend on T Rowe Price Instl Lrge Cp Gr on 100.982 Shares @ 0.01		1.01
12/19	Reinvestment into T Rowe Price Instl Lrge Cp Gr @ 26.67	0.038	-1.01
12/19	Dividend on Oppenheimer Intl Growth on 154.726 Shares € 0.353		54.75
12/19	Reinvestment into Oppenheimer Intl Growth @ 36.67	1.493	-54.75
12/20	Dividend on Dodge & Cox Income on 407.782 Shares @ 0.115		46.89
12/20	Reinvestment into Dodge & Cox Income @ 13.53	3.466	-46.89

Accepted Type Joint Tenents With Right of Survivorship, 100 Pinenalel Advisor Phillip F. Abshire, 513-523-7600 5020 B College Corner Pike, Oxford, OH 45056

Statement Date Nov 30 - Dec 31, 2013



Page 2 of 6

CONTRACTOR OF THE PROPERTY OF

Mutual Funds	Price	Quantity	Cost Basis	Unrealized Gain/Loss	Value
JP Morgan Fed Mon Mkt	1.00	1,202.73	_	_	1,202.73
MFS Value	33.36	179.696	4,495.63	1,499.03	5,994.66
Munder Mid Cap Core Growth	43.00	79.658	2,525.70	899.59	3,425.29
Mutual Global Discovery Cl Z	33.72	174.164	5,434.13	438.68	5,872.81
Oppenheimer Intl Growth	38.16	156.219	4,786.11	1,175.21	5,961.32
Rainier Mid Cap Equity	53.18	48.341	1,977.29	593.48	2,570.77
T Rowe Price Instl Lrge Cp Gr	27.26	101.02	2,151.93	601.88	2,753.81
T. Rowe Price Intl Discovery	55.74	46.153	1,831.73	740.84	2,572.57

To	ital Account Value	,.	**	•	' '	•	\$84,488.17
- 1							

Summary of Realized Gain/Loss	
	This Year
Short Term (assets held 1 year or less)	\$43.60
Long Term (held over 1 year)	1,397.07
Total	\$1,440.67

Summary totals may not include proceeds from uncosted securities or certain corporate actions.

Investment and Other Activity				
Date	Description	Quantity	Amount	
12/02	Dividend on Bridge Builder Bond Fund on 874.453 Shares at Daily Accrual Rate		\$11.92	
12/02	Reinvestment into Bridge Builder Bond Fund @ 9.95	1.198	-11.92	
12/09	Dividend on Delaware US Growth on 178.343 Shares @ 0.005		0.89	
12/09	Reinvestment into Delaware US Growth @ 24.13	0.037	-0.89	
12/10	Long Term Capital Gain on Columbia Small Cap Value II on 128.64 Shares @ 1.455		187.20	
12/10	Short Term Capital Gain on Columbia Small Cap Value II on 128.64 Shares @ 0.086		11.14	
12/10	Dividend on Columbia Small Cap Value II on 128.64 Shares @ 0.082		10.57	
12/10	Reinvestment into Columbia Small Cap Value II @ 17.96	0.589	-10.57	
12/10	Reinvestment into Columbia Small Cap Value II @ 17.96	0.62	-11.14	
12/10	Reinvestment into Columbia Small Cap Value II @ 17.96	10.423	-187.20	
12/11	Redeemed JP Morgan Fed Mon Mkt @ 1.00	-90.86	90.86	
12/11	Long Term Capital Gain on MFS Value on 175.63 Shares @ 0.441		77.58	
12/11	Dividend on MFS Value on 175.63 Shares @ 0.167		29.47	
12/11	Short Term Capital Gain on MFS Value on 175.63 Shares @ 0.139		24.45	
12/11	Reinvestment into MFS Value @ 32.34	0.756	-24.45	



Type Joint Tename With Right of Survivor.

This color Advisor Phillip F. Abehire, 518 523-7500
5020 B College Corner Pike, Oxford, OH 45056

Statement Date Nov 30 - Dec 31, 2013



Page 4 of 6

Date	Description	Quantity	Amount
12/20	Dividend on Dodge & Cox Stock on 25.769 Shares @ 0.445		11.47
12/20	Reinvestment into Dodge & Cox Stock @ 164.73	0.07	-11.47
12/23	Long Term Capital Gain on Mutual Global Discovery Cl Z on 164.076 Shares @ 1.305		214.22
12/23	Dividend on Mutual Global Discovery Cl Z on 164.076 Shares @ 0.54		88.72
12/23	Short Term Capital Gain on Mutual Global Discovery Cl Z on 164.076 Shares @ 0.191		31.37
12/23	Reinvestment into Mutual Global Discovery Cl Z @ 33.14	0.947	-31.37
12/23	Reinvestment into Mutual Global Discovery Cl Z @ 33.14	2.677	-88.72
12/23	Reinvestment into Mutual Global Discovery Cl Z @ 33.14	6.464	-214.22
12/27	Dividend on Europacific Growth on 87.916 Shares @ 0.436		38.38
12/27	Reinvestment into Europacific Growth @ 48.13	0.797	-38.38
12/30	Dividend on Delaware US Growth on 178.38 Shares @ 0.014		2.50
12/30	Reinvestment into Delaware US Growth @ 24.81	0.101	-2.50
12/30	Long Term Capital Gain on Munder Mid Cap Core Growth on 78.218 Shares @ 0.744		58.26
12/30	Short Term Capital Gain on Munder Mid Cap Core Growth on 78.218 Shares @ 0.042		3.35
12/30	Reinvestment into Munder Mid Cap Core Growth @ 42.78	0.078	-3.35
12/30	Reinvestment into Munder Mid Cap Core Growth @ 42.78	1.362	-58.26

12/30	12/30 Reinvestment into Munder Mid Cap Core Growth @ 42.78			1.362	-58.26
Mon	ey Market Detail				
Beginn	ning Balance on Nov 30)			\$15.40
Date	Transaction	Description	Deposits	Withdrawals	Balance
12/19	Deposit		3.63		\$19.03
Total			\$3.63		
Ending	g Balance on Dec 31				\$19.03



THOMAS S POETTER

OXFORD OH 45056-8923

Quarterly Retirement Portfolio Statement

October 01, 2013 - December 31, 2013

For THOMAS S POETTER

Customer Service

Website: tiaa-cref.org Automated 24-hour Information and Personal Assistance (Español disponible) 800 842-2252 Hearing Impaired (TTY phone users only) 800 842-2755 Monday through Friday, 8:00 a.m. - 10:00 p.m. (ET) Saturday, 9:00 a.m. - 6:00 p.m. (ET) To view your most current account information for to our

To view your most current account information, go to our website at **tiaa-cref.org** and log-in with your user ID and password or call our 24-hour automated system.

Portfolio Summary

	This Period	Year-to-Date
Beginning Balance	\$518,940.46	\$420,983.79
Additions	6,525.03	25,713.32
Gain/Loss	47,902.92	126,671.30
Ending Balance	\$573,368.41	\$573,368.41

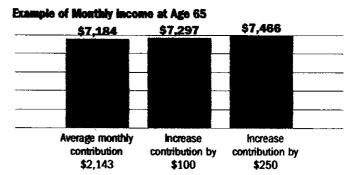
Retirement Income Projection

As part of your retirement savings planning, have you considered how much you need to retire? Saving a little more now can add up by the time you retire. These charts are purely hypothetical and do not illustrate past or projected performance.

What can you expect from Retirement income?

Average	Monthly	Sample Lifetime
Monthly	Contribution	Retirement Monthly
Contribution	increased by	Income at Age 65
\$2,143	\$0	\$7,184
\$2,243	\$100	\$7,297
\$2,393	\$250	\$7,466

To raise your savings rate or further personalize the retirement income projection, visit us online at tiaa-cref.org or call TIAA-CREF at 800-842-2252. Recent changes to your contribution amounts may not be reflected on this statement.



Message Board

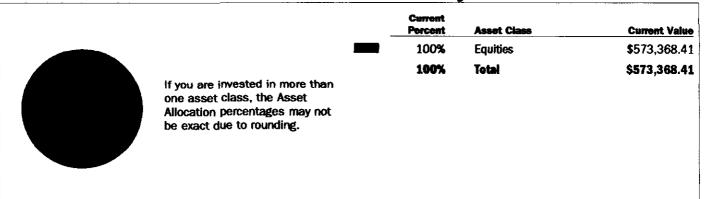
Tax forms will be mailed and available online by January 31, 2014. To access online, log in at tiaa-cref.org, click: MANAGE MY PORTFOLIO / STATEMENTS & REPORTS / TAX REPORTING FORMS. Please note that a Form 1099 will be generated only if you have a taxable transaction related to your account.

October 01, 2013 - December 31, 2013

Personalized Rate of Return

This Period " Year-to-Date 9.2% This figure is an estimate of the performance of the assets in your retirement portfolio, as reflected on this statement, that are maintained at TIAA-CREF during the period(s) specified. Past performance is not a guarantee of future results. Please refer to the Disclosures Section for more information.

Asset Allocation Summary



Activity Summary by Asset Class

j					
Asset Class/ Investment	Beginning Balance as of 10/01/2013	Additions	Reductions	Gain/Loss	Ending Balance as of 12/31/2013
Equities					
CREF Stock	\$237,541.47	\$2,287.53	\$0.00	\$20,964.71	\$260,793.71
CREF Equity Index	168,550.39	3,093.75	0.00	16,891.05	188,535.19
CREF Global Equities	112,848.60	1,143.75	0.00	10,047.16	124,039.51
Total Equities	\$518,940.46	\$6,525.03	\$0.00	\$47,902.92	\$573,368.41
Total Account Value	\$518,940.46	\$6,525. 0 3	\$0.00	\$47,902.92	\$573,368.41

Additions and Reductions: Additions include your contributions, rollovers and direct transfers into your account. Reductions include withdrawals, rollovers and direct transfers out of your account. Transfers among your investment choices are also shown as Additions and Reductions. For example, if you transferred money from one investment choice to another, the money going into an account is an Addition and the money leaving an account is a Reduction. Other adjustments to your portfolio are also included in the Additions and Reductions total.

To view current performance for your specific investments, log in to your account at tiaa-cref.org or you can visit www.tiaa-cref.org/performance for general performance information.

Portfolio Breakdown

	Beginning Balance as of 10/01/2013	Ending Balance as of 12/31/2013				
Plans						
MIAMI UNIVERSITY ALTERNATIVE RETIREMENT PLAN	\$414,798.06	\$457,331.77				
MIAMI UNIVERSITY TAX DEFERRED ANNUITY PLAN	46,096.37	52,695.51				
TRINITY UNIVERSITY DEFINED CONTRIBUTION RETIREMENT PLAN	12,509.40	13,651.97				
TRINITY UNIVERSITY TAX DEFERRED ANNUITY PLAN	1,923.93	2,099.65				
Total Plans	\$475,327.76	\$525,778.90				
Other Accounts	·	,				
CREF TOTAL ROTH IRA	\$43,612.70	\$47,589.51				

October 01, 2013 - December 31, 2013

Portfolio Breakdown (Continued)

	Beginning Balance as of 10/01/2013	Ending Balance as of 12/31/2013	
Annuities in Your Plans			
CREF	\$14,433.33	\$15,751.62	
CREF CONTROL OF THE CREEK CONT	414,798.06	457,331.77	78
CREF	46,096.37	52,695.51	
Total Annuities in Your Plans	\$475,327.76	\$525,778.90	

MIAMI UNIVERSITY ALTERNATIVE RETIREMENT PLAN

Annuity Contract(s) & Other Investments In This Plan

Annuity Contracts (TIAA 3 CREF 4

This plan includes a delayed vesting provision that may apply to some or all employees. If the vesting provision applies to you, the vested status of any employer contributions and earnings are generally based on your length of employment at your employer. A vested percentage and vested market value is not currently displayed for any participants in this plan because the employer currently maintains this information. This message is not intended to describe your personal vesting status. Please see the plan's Summary Plan Description for more information about the vesting rules for this plan.

Plan Investment Detail

Asset Class/ Investment	Beginning Balance as of 10/01/2013	# of Units/ Skares	Unit/Share Price a	Ending Balance is of 12/31/2013	# of Units/ Shares	Unit/Share Price
Pre-Tax investments						
Equities						
CREF Stock	\$208,083.79	659.2708	\$ 315.6272	\$228,743.08	666.0938	\$343.4097
CREF						
CREF Equity Index	107,435.26	820.2655	130.9762	119.323.24	828,4196	144.0372
CREF	,			,		
CREF Global Equities	99,279.01	811.2356	122,3800	109.265.45	820.0477	133.2428
CREF	00,270.02	0111404		100,200.10	020.01.1	100.2 (20
Total Equities	\$414,798.06			\$457,331.77		
Total Pre-Tax Investments	\$414,798.06			\$457,331.77		
Total	\$414,798.06			\$457,331.77		

Plan Transaction Detail

Processing Date	Effective Date	Transaction Description	investment	Number of Units/Shares	Unit/Share Price	Amount		
Additions								
		Employee Pre Tax Contri	butions					
10/30/2013	10/30/2013	Contribution	CREF Stock	1.2414	\$329.5967	\$409.15		
		CREF				,		
10/30/2013	10/30/2013	Contribution	CREF Global Equities	1.6038	127.5634	204.58		
		CREF CREEK	·					
10/30/2013	10/30/2013	Contribution	CREF Equity Index	1.4936	136.9645	204.57		
		CREF 4						
11/27/2013	11/27/2013	Contribution	CREF Stock	1.2206	335.2057	409.15		
		CREF						
11/27/2013	11/27/2013	Contribution	CREF Global Equities	1.5770	129.7255	204.58		
		CREF	·					

October 01, 2013 - December 31, 2013

MIAMI UNIVERSITY ALTERNATIVE RETIREMENT PLAN

(Continued)

Plan Transaction Detail (Continued)

Processing Date	Effective Date	Transaction Description	Investment	Number of Units/Shares	Unit/Share Price	Amount
Additions						
		Employee Pre Tax Conf	tributions			
11/27/2013	11/27/2013		CREF Equity Index	1.4561	140.4948	204.57
		CREF CREE				
12/26/2013	12/26/2013		CREF Stock	1.1991	341.2085	409.15
45.55.55.6	10/00/00/0	CREF				
12/26/2013	12/26/2013		CREF Global Equities	1.5478	132.1782	204.58
40 (00 (0040	40 (00 (0040	CREF	ODEE English to day	4 4050		
12/26/2013	12/26/2013	CREF CONTROL	CREF Equity Index	1.4256	143.5005	204.57
			· Cantillana			60 454 00
		Total Employee Pre Tax Employer	Contributions			\$2,454.90
10/30/2013	10/30/2013		CREF Stock	1.0721	\$329.5967	\$353.36
10, 00, 2010	10,00,2010	CREF CONTROL	ONE! OCOUR	1.0721	4023.3301	Ψ000.00
10/30/2013	10/30/2013		CREF Global Equities	1.3850	127.5634	176.67
,,	,	CREMENTAL		1.0000		210.01
10/30/2013	10/30/2013	Contribution	CREF Equity Index	1.2900	136.9645	176.68
		CREF				, ,
11/27/2013	11/27/2013		CREF Stock	1.0542	335.2057	353.36
		CREF				
11/27/2013	11/27/2013		CREF Global Equities	1.3619	129.7255	176.67
	44.00.000	CREF CREEK				green state of the
11/27/2013	11/27/2013	_	CREF Equity Index	1.2576	140.4948	176.68
40/00/0040	40 /06 /0040	CREF	ODET OLD I	4.0050	044 0005	050.00
12/20/2013	12/26/2013	CREF 4	CREF Stock	1.0356	341.2085	353.36
12/26/2012	12/26/2013		CREF Global Equities	1.3366	132.1782	176.67
12/20/2013	12/20/2013	CREF 4	CACE GIODAI EQUIDES	1.3300	132.1762	170.07
12/26/2013	12/26/2013		CREF Equity Index	1.2312	143.5005	176.68
,,	,,,	CREF CONTROL	oren squit maak	1.2012	1-0.0000	1,0.00
		Total Employer				\$2,120.13
Total Addition	ns	· · · · · · · · · · · · · · · · · · ·				\$4,575.03

Salary reduction contributions have been received from your employer on your behalf. Please compare the information on your pay stub to the Effective Date of the contributions on this statement.

To view or change your current asset allocation and allocation of future contributions visit tiaa-cref.org and sign in to the secure portion of the website.

MIAMI UNIVERSITY TAX DEFERRED ANNUITY PLAN

Annuity Contract(s) & Other Investments	Vosted	Vested
In This Plan	Percentage	Balance
Annuity Contracts (TIAA		
Employee	100%	\$52,695.51
Total	100%	\$52,695.51

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October 01, 2013 - December 31, 2013

MIAMI UNIVERSITY TAX DEFERRED ANNUITY PLAN

(Continued)

Plan investment Detail

Asset Class/	Beginning Balance as of 10/01/2013	# of Units/ Shares	Unit/Share	Ending Balance is of 12/31/2013	# of Units/ Shares	Unit/Share Price
Pre-Tax Investments Equities CREF Equity Index CREF	\$46,096.37	351.9446	\$130.9762	\$52,695.51	365.8465	\$144.0372
Total Pre-Tax Investments Total	\$46,096.37 \$46, 09 6.37			\$52,695.51 \$52,695.51		

Plan Transaction Detail

Processing	Effective	Transaction		Number of	Unit/Share	
Date	Date	Description	Investment	Units/Shares	Price	Amount
Additions		-	-			
		Employee Pre Tax Con	tributions			
10/30/2013	10/30/2013	Contribution	CREF Equity Index	4.7458	\$136.9645	\$650.00
		CREF I				
11/27/2013	11/27/2013	Contribution	CREF Equity Index	4.6265	140.4948	650.00
	• •	CREF				
12/26/2013	12/26/2013	Contribution	CREF Equity Index	4.5296	143.5005	650.00
•		CREF				
		Total Employee Pre Ta	x Contributions			\$1,950.00
Total Addition	15	· •				\$1,950.00

Salary reduction contributions have been received from your employer on your behalf. Please compare the information on your pay stub to the Effective Date of the contributions on this statement.

To view or change your current asset allocation and allocation of future contributions visit tiaa-cref.org and sign in to the secure portion of the website.

TRINITY UNIVERSITY DEFINED CONTRIBUTION RETIREMENT PLAN

Annuity Contract(s) & Other Investments In This Plan	Vested Percentage	Vested Balance
Annuity Contracts (Temperature, CRERENCE)		
Employee	100%	\$4,860.27
Employer	100%	8,791.70
Total Annuity Contracts (TIA/MINISTER CREF CONTRACT)	100%	\$13,651.97
Total	100%	\$13,651.97

Plan Investment Detail

Asset Class/ Investment	Boginning Balance as of 10/01/2013	# of Units/ Shares	Unit/Share Price a	Ending Balance s of 12/31/2013	# of Units/ Shares	Unit/Share Price
Pre-Tax Investments Equities						
CREF Stock	\$ 6,417.65	20.3330	\$315.6272	\$6,982 .55	20.3330	\$343.4097
CREF Equity Index	3,371.85	25.7440	130.9762	3,708.10	25.7440	144.0372

October 01, 2013 - December 31, 2013

TRINITY UNIVERSITY DEFINED CONTRIBUTION RETIREMENT PLAN

(Continued)

Plan Investment Detail (Continued)

Asset Class/ Investment	Beginning Balance as of 10/01/2013	# of Units/ Shares	Unit/Share Price a	Ending Balance as of 12/31/2013	# of Units/ Shares	Unit/Share Price
Pre-Tax investments						
Equities						
CREF Global Equities	2,719.90	22.2250	122.3800	2,961.32	22.2250	133.2428
CREF CREEK						
Total Equities	\$12,509.40			\$1 3,651.97		
Total Pre-Tax Investments	\$12, 509.40			\$13,651.97		
Total	\$12,509.40			\$13,651.97		

Plan Transaction Detail

There are no transactions this quarter.

TRINITY UNIVERSITY TAX DEFERRED ANNUITY PLAN

Annuity Contract(s) & Other Investments In This Plan	Vested Percentage	Vested Balance
Annuity Contracts (TIAA CREP CREP		
Employee	100%	\$2,099.65
Total	100%	\$2,099.65

Plan Investment Detail

Beginning Balance as of 10/01/2013	# of Units/ Shares	Unit/Share Price a	Ending Balance as of 12/31/2013	# of Units/ Shares	Unit/Share Price
\$986.97	3.1270	\$ 315. 6 272	\$ 1,073.84	3.1270	\$343.4097
518.67	3.9600	130.9762	570.39	3.9600	144.0372
418.29	3.4180	122.3800	455.42	3 4180	133.2428
				31,1255	
\$1,923,93			\$2 099 65		
- ·					
			· •		
	\$986.97 518.67 418.29 \$1,923.93 \$1,923.93	\$986.97 3.1270 518.67 3.9600 418.29 3.4180 \$1,923.93	\$986.97 3.1270 \$315.6272 \$18.67 3.9600 130.9762 418.29 3.4180 122.3800 \$1,923.93 \$1,923.93	as of 10/01/2013 Shares Price as of 12/31/2013 \$986.97 3.1270 \$315.6272 \$1,073.84 518.67 3.9600 130.9762 570.39 418.29 3.4180 122.3800 455.42 \$1,923.93 \$2,099.65 \$1,923.93 \$2,099.65	\$\text{\$\exitit{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\exitit{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\exitit{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\exititt{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$

Plan Transaction Detail

There are no transactions this quarter.

OTHER ACCOUNTS

ROTH IRA

Annuities	& Other	Investments
In This Ac	count	

TIAA (closed), TIAA (copen), CREF

October 01, 2013 - December 31, 2013

OTHER ACCOUNTS

ROTH IRA (Continued)

Investment Detail

Asset Class/ Investment	Beginning Balance as of 10/01/2013	# of Units/ Shares	Unit/Share Price a	Ending Balance is of 12/31/2013	# of Units/ Shares	Unit/Share Price
Equities						
CREF Stock	\$22,053.06	69.8706	\$315.6272	\$23,994.24	69.8706	\$343.4097
CREF Equity Index	11,128.24	84.9638	130.9762	12,237.95	84.9638	144.0372
CREF Global Equities	10,431.40	85.2378	122.3800	11,357.32	85.2378	133.2428
Total Equities	\$43,612.70			\$47,589.51		
Total	\$43,612.70			\$47,589.51		

After-Tax Investment account balances include contributions and earnings. Upon withdrawal, contributions are not taxable but earnings may be taxable. Please consult your tax advisor or call us for more information.

Transaction Detail

There are no transactions this quarter.

The Annuity Contracts are shown to provide you with an alternative view of your investments with TIAA-CREF.

ANNUITY CONTRACTS IN YOUR PLANS

Contract/ Investment	Beginning Balance as of 10/01/2013	# of Units/ Shares	Unit/Share Price a	Ending Balance as of 12/31/2013	# of Units/ Shares	Unit/Share Price
CREMINE						
CREF Stock	\$7,404.62	23.4600	\$315.6272	\$8,056.39	23.4600	\$343,4097
CREF Global Equities	3,138.19	25.6430	122.3800	3,416,74	25.6430	133.2428
CREF Equity Index	3,890.52	29.7040	130.9762	4,278.49	29.7040	144.0372
Total CREF	\$14,433.33			\$15,751.62		
CREF	·			•		
CREF Stock	\$208,083.79	659.2708	\$315.6272	\$228,743.08	666.0938	\$343.4097
CREF Global Equities	99,279.01	811.2356	122.3800	109,265.45	820.0477	133.2428
CREF Equity Index	107,435.26	820.2655	130.9762	119,323.24	828.4196	144.0372
Total CREF	\$414,7 98.06			\$457,331.77		
CREF CONTROL				•		
CREF Equity Index	\$46,096.37	351.9446	\$ 130.9762	\$ 52,695.51	365.8465	\$144.0372
Total CREF	\$46,096.37			\$52,695.51		
Total	\$475,327.76			\$525,778.90		

Glossary

Effective Date: The date as of which the contribution unit/share price, transfer or payment began or ceased participating in the investment results of the investment option or account.

Processing Date: The date on which the transaction (contribution, transfer or payment) is processed by TIAA-CREF. We will furnish you, upon written request, the time when the transaction took place. "Processed" means when amounts are credited (for purchase) or debited (for redemptions) to you. Any transactions processed after the close of this quarter will appear on your next quarterly statement.

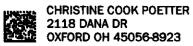
Gain/Loss: The change in portfolio balances due to : (i) Unrealized Gains/Losses from investment holdings (including variable annuity accounts) after expenses are deducted, (II) Other Gains/Losses and (III) TIAA Interest. Only Other Gains/Losses are shown in the Transaction Detail sections of this statement.

Portfolio Summary: A high-level overview that totals all your retirement and savings assets together and shows you how this value changed from the beginning October 01, 2013, and from the beginning of the year to, December 31, 2013.

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Quarterly Retirement Portfolio Statement

October 01, 2013 - December 31, 2013

For CHRISTINE COOK POETTER

Customer Service

Website: tiaa-cref.org Automated 24-hour Information and Personal Assistance (Español disponible) Hearing impaired (TTY phone users only) Monday through Friday, 8:00 a.m. - 10:00 p.m. (ET)

To view your most current account information, go to our website at tlaa-cref.org and log-in with your user ID and password or call our 24-hour automated system.

Saturday, 9:00 a.m. - 6:00 p.m. (ET)

Portfoilo Summary

This Period	Year-to-Date
\$57,196.99	\$48,390.19
5,214.81	14,021.61
\$62,411.80	\$62,411.80
	\$57,196.99 5,214.81

Retirement Income Projection

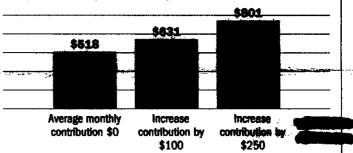
As part of your retirement savings planning, have you considered how much you need to retire? Saving a little more now can add up by the time you retire. These charts are purely hypothetical and do not illustrate past or projected performance.

What can you expect from Retirement Income?

Average	Monthly	Sample Lifetime
Monthly	Contribution	Retirement Monthly
Contribution	Increased by	Income at Age 65
\$ 0	\$0	\$518
\$100	\$100	* * * \$631
\$250	\$250	\$801

To raise your savings rate or further personalize the retirement income projection, visit us online at tiaa-cref.org or call TiAA-CREF at 800-842-2252. Recent changes to your contribution amounts may not be reflected on this statement.

Example of Monthly Income at Age 65



Message Board

Tax forms will be mailed and available online by January 31, 2014. To access online, log in at tiaa-cref.org, click: MANAGE MY PORTFOLIO / STATEMENTS & REPORTS / TAX REPORTING FORMS. Please note that a Form 1099 will be generated only if you have a taxable transaction related to your account.





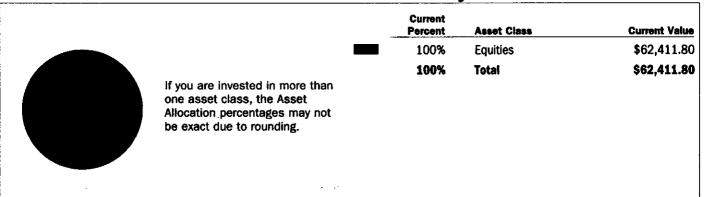
October 01, 2013 - December 31, 2013

Personalized Rate of Return

This Period
Year-to-Date

9.1% This figure is an estimate of the performance of the assets in your retirement portfolio, as reflected on this statement, that are maintained at TIAA-CREF during the period(s) specified. Past performance is not a guarantee of future results. Please refer to the Disclosures Section for more information.

Asset Allocation Summary



Activity Summary by Asset Class

Asset Class/ Investment	Beginning Balance as of 10/01/2013	Additions	Reductions	Gain/Loss	Ending Balance as of 12/31/2013
Equities				_	
CREF Stock	\$28,900.15	\$0.00	\$0.00	\$2,543.89	\$31,444.04
CREF Equity Index	14,530.30	0.00	0.00	1,448.97	15,979.27
CREF Global Equities	13,766.54	0.00	0.00	1,221.95	14,988.49
Total Equities	\$57,196.99	\$0.00	\$0.00	\$5,214.81	\$62,411.80
Total Account Value	\$57,196.99	\$0.00	\$0.00	\$5,214.81	\$62,411.80

To view current performance for your specific investments, log in to your account at tiaa-cref.org or you can visit www.tiaa-cref.org/performance for general performance information.

Portfolio Breakdown

, transfer of	Beginning Balance as of 10/01/2013	Ending Balance as of 12/31/2013
Other Accounts CREF CONTRACTIONAL IRA	\$13,118.23	\$14,313.69
CREF ROTH IRA	44,078.76	48,098.11
Total Other Accounts	\$57, 196.99	\$62,411.80

ROTH IRA OTHER ACCOUNTS

Annuities & Other Investments In This Account

closed), TIAA (Control open), CREF

October 01, 2013 - December 31, 2013

OTHER ACCOUNTS

ROTH IRA (Continued)

investment Detail

Asset Class/ Investment	Beginning Balance as of 10/01/2013	# of Units/ Shares	Unit/Share Price a	Ending Balance of 12/31/2013	# of Units/ Shares	Unit/Share Price
Equities						
CREF Stock	\$22,284.92	70.6052	\$315.6272	\$24,246.51	70.6052	\$343.4097
CREF Equity Index	11,250.79	85.8995	130.9762	12,372.72	85.8995	144.0372
CREF Global Equities	10,543.05	86.1501	122.3800	11,478.88	86.1501	133.2428
Total Equities	\$44,078.76			\$48,098.11		
Total	\$44,078.78			\$48,098.11		

After-Tax Investment account balances include contributions and earnings, Upon withdrawal, contributions are not taxable but earnings may be taxable. Please consult your tax advisor or call us for more information.

Transaction Detail

There are no transactions this quarter.

OTHER ACCOUNTS

TRADITIONAL IRA

Annuities & Other investments In This Account

(closed), TIAA

Investment Detail

Asset Class/ Investment	Beginning Balance as of 10/01/2013	# of Units/ Shares	Unit/Share Price at	Ending Balance of 12/31/2013	# of Units/ Shares	Unit/Share Price
Equities						
CREF Stock	\$6,615.23	20.9590	\$315.6272	\$7,197.53	20.9590	\$343.4097
CREF Equity Index	3,279.51	25.0390	130.9762	3,606.55	25.0390	144.0372
CREF Global Equities	3,223.49	26.3400	122.3800	3,509.61	26.3400	133.2428
Total Equities	\$13,118.23			\$14,313.69		
Total	\$13,118.23			\$14,313.69		

Transaction Detail

There are no transactions this quarter.

Giossary

Gain/Loss: The change in portfolio balances due to : (i) Unrealized Gains/Losses from investment holdings (including variable annuity accounts) after expenses are deducted, (ii) Other Gains/Losses and (iii) TIAA Interest. Only Other Gains/Losses are shown in the Transaction Detail sections of this statement.

Portfolio Summary: A high-level overview that totals all your retirement and savings assets together and shows you how this value changed from the beginning October 01, 2013, and from the beginning of the year to, December 31, 2013.

Asset Allocation: A breakdown of how your total retirement portfolio is allocated across six major asset classes - equities, fixed income, real estate, multi-asset, money market and guaranteed. For the illustrative ple chart asset class percentages may be rounded to the nearest full number percentage.

Disclosures

Please review your statement and let us know promptly of any inaccuracies. To protect your rights, you should also notify us in writing. Unless we receive written notification within 60 days, we will assume our information is correct.



October 01, 2013 - December 31, 2013

Disclosures (Continued)

With respect to financial services provided by TIAA-CREF Individual & Institutional Services, LLC and Teachers Personal Investors Services, Inc., please note that FINRA BrokerCheck is available to help you check the background of brokers and brokerage firms. FINRA has published an investor brochure that includes information regarding FINRA BrokerCheck. To learn more, please visit www.finra.org or call (800) 289-9999.

Diversified and Well-Balanced Portfolio: To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. For more information or additional resources regarding individual investing and diversification, visit the Internet website of the Department of Labor at www.dol.gov/ebsa/investing.html.

If you invest more than 20% of your retirement savings in any one company or industry, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

Portions of this statement provide information about specific transactions that have occurred during the quarter. Other portions of the statement provide information about the total number of units or shares held in your account, gains and losses during the quarter, account balances and other account related information. Each entity listed in this statement may contract with other entities for services related to the described activities. Annuity products are issued by TIAA (Teachers Insurance and Annuity Association), New York, NY.

Transactions in securities, including variable annuities, are effected by TIAA-CREF Individual & Institutional Services, LLC ("TC Services").

Your right to direct investments or transfer funds may be subject to certain limitations and/or restrictions under your employer's plan, if applicable and the terms of any funding options. Contact your Benefits Manager or call TIAA-CREF at 800 842-2776 if you have questions.

Personalized Rate of Return is an estimate of the performance of the assets in your retirement portfolio maintained by TIAA-CREF during the period specified. The figure: (1) includes expenses, interest and dividend payments; (2) includes contributions and withdrawals, weighted by the number of days between the date of contribution or withdrawal and the end of the quarter; (3) excludes the performance of products purchased through TIAA-CREF's brokerage window and retirement healthcare program; and (4) may be different from the return of the individual funds or other investment options included in the portfolio. If your retirement portfolio included cash outflows or inflows the figure may differ from your actual rate of return depending on market volatility following these cash flows. The Personalized Rate of Return is based on the Modified Dietz Method of evaluating performance. Past performance is not a guarantee of future results.

Retirement Income Projection Assumptions: Sample Lifetime Retirement Monthly Income at age 65 is not based upon your current asset allocation. It is based on your ending balance (excluding Minimum Distribution Option contracts and Transfer Payout Annuity contracts that are withdrawn in cash or transferred to other financial institutions) from your Portfolio Summary and does not consider assets outside those identified in this Quarterly Report. The Ending Balance is projected to grow according to the following assumptions: the 12-month average of your total employer and personal contributions shown in the chart, each projected to grow 3% annually (rounded to the nearest year, using your birthday) reflecting assumed inflation increases, as well as a non-guaranteed hypothetical annual growth rate of 6% until age 65. Accumulations in Interest Only contracts are assumed to remain at their current levels.

Sample Lifetime Retirement Monthly Income is based on using a single life annuity with a 10 year guarantee period starting at age 65. The amount of lifetime income reflects an annuity payout rate based upon an assumed interest rate of 4% and the mortality assumptions used in computing current total income under TIAA pension payout annuities. This projected income at retirement was discounted 3% annually to reflect the income amount in today's dollars. Your actual account performance will differ, and may be higher or lower. These charts are for informational and educational purposes only and do not constitute advice. Sample values shown are estimates and not guarantees and do not reflect federal/state taxes or investment fees and charges.



E The New York

P.O. Box 8407 Boston, MA 02266-8407

Year-to-Date Investor Statement
Statement Period 01/01/2013 to 12/31/2013 Page 1 of 4

Lead Account Number



Your Investment Professional

MICHAEL A RUDOLPH 5995 FAIRFIELD ROAD SUITE 1 OXFORD, OH 45056-1587 (513) 523-2335

THOMAS S POETTER CHRISTINE C POETTER JTWROS TOD REGISTRATION ON FILE

OXFORD OH 45056

as of 01/01/2013 as of 12/31/2013 \$15,718.31 \$19,919.79

Your Total Portfolio Value

▶ Year-to-Date Summary of Accounts

Fund/ Account Number	Fund Name/ Registration	Market Value on January 1, 2013	Market Value on December 31, 2013	Change in Value	Dividends and Capital Gains in Cash
Investment Accounts					
	MAINSTAY MOD GRTH ALLOC INVESTOR CLASS Thomas S Poetter Christine C Poetter JTWROS TOD Registration On File	\$15,718.31	\$19,919.79	\$4,201.48	\$0.00
	Grand Total	\$15,718.31	\$19,919.79	\$4,201.48	\$0.90

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The MainStay Funds® are managed by New York Life Investment Management LLC and distributed through NYLIFE Distributors LLC, 169 Lackawanna Avenue, Parsippany, NJ 07054, a wholly owned subsidiary of New York Life Insurance Company. NYLIFE Distributors LLC is a Member FINRA/SIPC. For more information about MainStay Funds, call 800-MAINSTAY (624-6782) for a prospectus or summary prospectus. Investors are asked to consider the investment objectives, risks and charges and expenses of the investment carefully before investing. The prospectus or summary prospectus contains this and other information about the investment company. Please read the prospectus or summary prospectus carefully before investing.

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800-624-6782/option 2





P.O. Box 8407 Boston, MA 02266-8407



Year-to-Date Investor Statement Statement Period 01/01/2013 to 12/31/2013 Page 2 of 4

Thomas S Poetter Christine C Poetter JTWROS TOD Registration On File

Lead Account Number

▶ Investment Account Transaction Detail

MAINSTAY MOD GRTH ALLOC INVESTOR CLASS

Cost Basis Election Method (Covered Shares Only)

Primary: Average Cost

	Shares	Total Cost Basis
	45.400	\$610.24
Cost Basis - Noncovered		
	Shares	Total Cost Basis
	1,296.904	\$14,855.30

Fund/Account Number	Trade Co Date Da	onfirm ate Transaction Description	Shares This Transaction	Share X Price :	Dollar Amount of Transaction	Share Balance
Thomas S Poetter Christine C Poetter JTWROS TOD Registration On File	12/31 12	Beginning Balance 2/31 INCOME REINVEST 0.266206 Ending Balance	23.654	\$11.92 \$14.84 \$14.84	\$15,718.31 \$351.03 \$19,919.79	1,318.650 1,342.304 1,342.304

		Exchanges &	Reinvest Div &	Exchanges &	
Historical Summary:	Purchases	Conversions in	Capital Gains	Conversions Out	Redemptions
(Since 01/01/1995)	\$14,000.00	\$0.00	\$1,465.54	\$0.00	\$0.00

➤ Year-to-Date Dividend and Capital Gain Summary

Fund Name	Account Number	Dividends	Short-Term Gain	Long-Term Gain	Total
MAINSTAY MOD GRTH ALLOC INVESTOR CLASS		\$3 51.03	\$0.00	\$0.00	\$3 51.03
	Total	\$351.03	\$0.00	\$0.00	\$351.03





Statement Reporting Period: 12/01/13 - 12/31/13

>-659-3900
AMERITRADE
/ISION OF TD AMERITRADE INC
- BOX 2209 1AHA, NE 68103-2209 Ameritrade Clearing, Inc., Member SIPC

> THOMAS STEWART POETTER & CHRISTINE COOK POETTER JT TEN OXPORD, OH 450568923 Statement for Account #

Announcements:

TD AMERITRADE WAS NAMED BEST BROKER
FOR ETFS IN KIPLINGER'S PERSONAL
FINANCE, DECEMBER 2013 EDITION,
"THE BEST ISSUE." LOG IN AND GO TO
RESEARCH AND IDEAS, THEN ETFS, TO
SEE OUR RANGE OF ETF RESOURCES.

Change	Income Yield
	•
•	
•	
•	
•	
•	
	1 1
•	
* •	
1.8%	40.04
1.8%	
• • • • • •	

ash Activity Summary			Income & E)	Income & Expense Summary			Performance Summary	
	Current	YTD		Reportable	Non Reportable	YTO		:
pening Balance	\$ 0.00	⇔	Income				Cost Basis As Of - 12/31/13	\$2,910.0
ecurities Purchased	(200.27)	(200.27)	Dividends	\$200.27	€ 9	\$200.27	\$200.27 Unrealized Gains	632.£
ecurities Sold			Interest	•	•	•	Unrealized Losses	•
unds Deposited	•		Other		,	•	Funds Deposited/(Disbursed) YTD	
ınds Disbursed	•	,	Expense				Income/(Expense) YTD	200.2
come	200.27	200.27	Interest	•			Securities Received/(Delivered) YTD	0.0
kpense		ι	F968	ı	1	1		
ther	•		Other	1	•	•		
losing Balance	\$ 0.00	\$0.00 Net	Net	\$200.27	\$0.00	\$200.27		

	ncome ;	Income Summary Detail'	
escription		Current	Year to Dar
rdinary Dividends		\$ 37.71	\$ 37.7
nort Term Capital Gains	-	53.32	53.8
ong Term Capital Gains		109.24	109.2
The souther displace without and sports data to the sports for this sports of the	- I was not or interest	The position distinct and county data to the country of the county data to the country of the co	Those servertions

[&]quot;This section displays current and year to date taxation values for this account. The current totals may not equate to the total payments listed on this statement as corrections to tax reporting may also be included. These corrections can include changes made to previous payments and removal of payments reportable in a previous tax year (spillover dividends). The year to date totals will accurately reflect your cumulative amount for the year.

82 910 04	\$3.542.57 \$2.910.04	ROWE PRICE PRWCX 138.058 \$ 25.86 \$ 3,542.57 01/25/11 \$ 2,910.04 \$ 21.08 \$ 632.90 APITAL APPRECIATION IVESTOR	utuel Funde - Margin	Quantity Price Value Date Basis Cost	Symbol/ Current Market Purchase Cost Average Unrealize	Account Positions
\$632.53	\$832.53	8 \$ 632.59				
\$40.04 1.1	\$40.04 1.1	\$ 40.04 1.1		Income Yie	Estimated	

2/16/13		pening Balance 2/16/13 12/16/	Trade Date	
2/16/13 12/16/13 Margin		pening Balance 2/16/13 12/16/13 Margin	Settle Date	
Margin		Margin	Acct Type	
Buy - Securities Purchased		Div/Int - Income	Transaction/ Cash Activity*	
T ROWE PRICE CAPITAL APPRECIATION INVESTOR REINVESTED AT 25.01 PER SHARE	INVESTOR Payable: 12/16/2013 Ordinary Dividends 37.71	T ROWE PRICE CAPITAL APPRECIATION	Description	Account Activity
PRWCX		PRWCX	Symbol/ CUSIP	vity
1.508		•	Quantity	
25.01		\$ 0.00	Price	
(37.71)		\$ 37.71	Amount	
3.0		\$ 0. (37.7	Balanc	

Statement for Account # (12/01/13 - 12/31/13

								nianos	iosing Balance
(53.32)	(B	25.01	2,132	PRWCX	T ROWE PRICE CAPITAL APPRECIATION INVESTOR REINVESTED AT 25.01 PER SHARE	Buy - Securities Purchased	Margin	12/16/13 Margin	2/16/13
53.32		o. 8		PRWCX	T ROWE PRICE CAPITAL APPRECIATION INVESTOR Payable: 12/16/2013 Short Term Cap Gains 53.32	Div/int - Income	Margin	12/16/13	2/16/13
i N	(109.24)	25.01	4.368	PRWCX	T ROWE PRICE CAPITAL APPRECIATION INVESTOR REINVESTED AT 25.01 PER SHARE	Buy - Securities Purchased	Margin	12/16/13 Margin	2/16/13
109.24	16	0.00	•	РЯМСХ	T ROWE PRICE CAPITAL APPRECIATION INVESTOR Payable: 12/16/2013 Long Term Cap Gains 109.24	Div/int - Income	Margin	12/16/13 Margin	2/16/13
Ĕ	Amount	Price	Quantity	Symbol/ CUSIP	Description	Transaction/ Cash Activity*	Acct Type	Settle Date	Trade Date
				vity	Account Activity				

iceing Balance

or Cash Activity totals, refer to the Cash Activity Summery on page one of your statement.

Important Information

istomers' inspection at the principal office of the commission in Washington DC and the Denver, CO office of the Commission meritrade Clearing, Inc. had net capital and a net capital requirement of \$1.3 billion and \$222.6 million, respectively. A copy of the report and comments is currently available for tps://www.tdameritrade.com/financial-statement#financial-statement on or before 12/27/2013, or by contacting TD Ameritrade Cleaning, Inc. at 1-800-237-8692. As of 9/30/2013, TD ne most recent statement of financial condition for TD Ameritrade Clearing, Inc. may be obtained at no cost, via the internet at

nnual Margin Disclosure

suft, the firm can take action, such as issuing a margin call and/or selling securities or other assets in any of your accounts held with TD Ameritrade, in order to maintain the required scurities purchased on margin are the firm's collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan. As a quity in the account.

aintenance requirements at any time and is not required to provide you advance written notice. You are not entitled to an extension of time on a margin call ou are not entitled to choose which securities or other assets in your account(s) are liquidated or sold to meet a margin call. The firm can increase its "house" ie margin account. The firm can force the sale of securities or other assets in your account(s). The firm can sell your securities or other assets without contacting you. is important that you fully understand the risks involved in trading securities on margin. These risks include the following: You can lose more funds than you deposit in

Anti-Money Laundering Requirements

okerage firms to implement comprehensive anti-money laundering programs. ne USA PATRIOT Act is designed to detect, deter, and punish terrorists and/or terrorist groups in the United States and abroad. The Act requires U.S. financial institutions and