

SUMMARY ANNUAL REPORT

For PSA 3 Agency on Aging Inc.

This is a summary of the annual report for PSA 3 Agency on Aging 3 Inc., EIN 34-1160526, Plan No. 001, for period 01//01/2012 through 12/31/2012. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided through a Group or individual Annuity Contract issued between PSA3 Agency on Aging Inc. and Mutual of America Life Insurance Company, ING, Thrivent for Lutherans. Plan expenses were \$27,013. These expenses included \$26,749 in administrative expenses, \$264 in benefits paid to participants and beneficiaries, certain deemed distributions of participants loans of \$0, \$0 in forfeitures, \$0 in forfeitures incurred, \$0 in transfers, \$0 in financial adjustments.

A total of 58 persons were participants in or beneficiaries of the plan at the end of the plan year.

The value of plan assets, after subtracting liabilities of the plan, was \$1,435,271 as of 12/31/2012 compared to \$1,238,787 as of 01/01/2012. During the plan year the plan experienced an increase in its net assets of \$196,485. This includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$108,321 including employer contributions of \$54,100, employee contributions of \$60,953, rollover contributions \$0, forfeitures applied of \$0, designated Roth Contribution of \$0 designated Roth rollover contribution of \$0 loan principal repayments of \$0, loan interest payments of \$0, loan charge payment of \$0, expense charge reversal of \$0 forfeiture reversal of \$0 transfers earnings from investments.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- financial information;
- information on payments to service providers;
- insurance information, including sales commissions paid by insurance carriers;
- information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates;

To obtain a copy of the full annual report, or any part thereof, write or call the office of PSA 3 Agency on Aging 3 Inc. Jason Woods, 200 E. High St 2nd Floor Lima, Ohio 45801. The charge to cover copying costs from the DOL will be \$5.00 for the full annual report, or .25 cents per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan PSA 3 Agency on Aging 3 Inc. Lima, Ohio 45801 and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.