

SUMMARY ANNUAL REPORT

For PSA 3 Agency on Aging Inc.

This is a summary of the Annual Return/Report for PSA 3 Agency on Aging Inc., EIN 34-1160526, Plan No. 001, for period 01/01/14 through 12/31/14. The Annual Return/Report has been filed with the Employee Benefits Security Administration (EBSA) as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the Plan are provided through an insurance contract issued between PSA3 Agency on Aging Inc. PSA 3 Agency on Aging 3 and Mutual of America Life Insurance Company, ING, Thrivent and Ameriprise. Plan expenses were \$380,615. These expenses included \$205 in administrative expenses, \$380,410 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 and \$0 in financial adjustments.

A total of 76 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 \$1,736,025 as of 12/31/2014, compared to 1,806,901 as of 1/1/2014. During the plan year the Plan experienced an -\$70,875 in its net assets. This -\$70,875 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 \$309,740, including employer contributions of \$60,000, employee contributions of \$73,869, rollover contributions of \$82,220, forfeitures applied of \$0 designated Roth contributions of \$0, designated Roth rollover contributions 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 of \$0, earnings from investments of \$0 and \$0 in financial adjustments.

Your Rights to Additional Information

You have the right to receive a copy of the full Annual Return/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.

To obtain a copy of the full Annual Return/Report, or any part thereof, write or call the office of PSA 3 Agency on Aging Inc., Jason Woods HR Coordinator or Sheila Kimmel Fiscal Director at 200 E. High St 2nd Floor Lima, Ohio 45801, or by telephone at 419 879-1855.

The charge to cover copying costs will be \$5.00 for the full Annual Return/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 Return/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/Return Report at the main office of the Plan, PSA 3 Agency on Aging Inc. 200 E. High St 2nd Floor 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 NW, Washington, DC 20210.

Waiver of Audit Requirement

The U.S. Department of Labor regulations require that an independent qualified public accountant audit the Plan's financial statements unless certain conditions are met for the audit requirement to be waived. This Plan met the audit waiver conditions for the period covered by this report and therefore has not had an audit performed. Instead, the following information is provided to assist you in verifying that the assets reported in the Annual Return/Report were actually held by the Plan.

1. At the end of the period covered by this report, the Plan had the following assets: \$1,736,025 Line 8 of the PFR plus the closing loan balance, if any (trusteed loans only), from the data sheet] in annuity contracts issued by Mutual of America Life Insurance Company.

Plan participants and beneficiaries have a right, on request and free of charge, to examine or get copies of the financial institution's year-end statements and/or evidence of the fidelity bond by contacting PSA3 Agency on Aging Inc. Jason Woods HR Coordinator or Sheila Kimmel Fiscal Director at 200 E. High St 2nd Floor Lima, Ohio 45801 419 879-1855.

If you are unable to obtain or examine copies of regulation financial institution statements or evidence of the fidelity bond, you may contact the regional office of the U.S. Department of Labor Employee Benefits Security Administration (EBSA) for assistance by calling toll-free 1-866-444-EBSA (3272). A listing of EBSA regional offices can be found at www.dol.gov/ebsa. General information regarding the audit waiver conditions applicable to the Plan can be found on the U.S. Department of Labor website at www.dol.gov/ebsa under the heading "Frequently Asked Questions."