

<b>Form 5500</b>  Department of the Treasury Internal Revenue Service  Department of Labor Employee Benefits Security Administration  Pension Benefit Guaranty Corporation	<b>Annual Return/Report of Employee Benefit Plan</b>  This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).  <p style="text-align: center;">▶ <b>Complete all entries in accordance with the instructions to the Form 5500.</b></p>	OMB Nos. 1210-0110 1210-0089  <b>2013</b>  <b>This Form is Open to Public Inspection</b>
---	---	---

<b>Part I</b>	<b>Annual Report Identification Information</b>
For calendar plan year 2013 or fiscal plan year beginning <u>01/01/2013</u> and ending <u>12/31/2013</u>	
A This return/report is for:	<input checked="" type="checkbox"/> a multiemployer plan; <input type="checkbox"/> a multiple-employer plan; or <input type="checkbox"/> a single-employer plan; <input type="checkbox"/> a DFE (specify) ____
B This return/report is:	<input checked="" type="checkbox"/> the first return/report; <input type="checkbox"/> the final return/report; <input type="checkbox"/> an amended return/report; <input type="checkbox"/> a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here. . . . .	<input checked="" type="checkbox"/>
D Check box if filing under:	<input checked="" type="checkbox"/> Form 5558; <input type="checkbox"/> automatic extension; <input type="checkbox"/> the DFVC program; <input type="checkbox"/> special extension (enter description)

<b>Part II</b>	<b>Basic Plan Information</b> —enter all requested information
<b>1a</b> Name of plan <u>RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN</u>	<b>1b</b> Three-digit plan number (PN) ▶ <u>512</u> <b>1c</b> Effective date of plan <u>01/01/2013</u>
<b>2a</b> Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)  <u>NATIONAL CARRIERS' CONFERENCE COMMITTEE</u>  <u>1901 L STREET NW SUITE 500</u> <u>WASHINGTON, DC 20036</u>	<b>2b</b> Employer Identification Number (EIN) <u>52-1036399</u> <b>2c</b> Sponsor's telephone number <u>202-862-7200</u> <b>2d</b> Business code (see instructions) <u>482110</u>

**Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.**

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

<b>SIGN HERE</b>	Filed with authorized/valid electronic signature.	10/20/2014	A. K. GRADIA
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
<b>SIGN HERE</b>			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
<b>SIGN HERE</b>			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address; include room or suite number. (optional)			Preparer's telephone number (optional)

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor Name <input type="checkbox"/> Same as Plan Sponsor Address		<b>3b</b> Administrator's EIN
		<b>3c</b> Administrator's telephone number
<b>4</b> If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: <b>a</b> Sponsor's name		<b>4b</b> EIN  <b>4c</b> PN
<b>5</b> Total number of participants at the beginning of the plan year		<b>5</b> 3266
<b>6</b> Number of participants as of the end of the plan year (welfare plans complete only lines <b>6a</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).		
<b>a</b> Active participants .....		<b>6a</b> 2871
<b>b</b> Retired or separated participants receiving benefits .....		<b>6b</b>
<b>c</b> Other retired or separated participants entitled to future benefits .....		<b>6c</b>
<b>d</b> Subtotal. Add lines <b>6a</b> , <b>6b</b> , and <b>6c</b> .....		<b>6d</b> 2871
<b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits .....		<b>6e</b>
<b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....		<b>6f</b> 0
<b>g</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....		<b>6g</b>
<b>h</b> Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested .....		<b>6h</b>
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....		<b>7</b> 22

**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

**b** If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

4A

<b>9a</b> Plan funding arrangement (check all that apply)	<b>9b</b> Plan benefit arrangement (check all that apply)
(1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	(1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor

**10** Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

<b>a Pension Schedules</b> (1) <input type="checkbox"/> <b>R</b> (Retirement Plan Information)  (2) <input type="checkbox"/> <b>MB</b> (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary  (3) <input type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	<b>b General Schedules</b> (1) <input checked="" type="checkbox"/> <b>H</b> (Financial Information) (2) <input type="checkbox"/> <b>I</b> (Financial Information – Small Plan) (3) <input type="checkbox"/> <b>A</b> (Insurance Information) (4) <input checked="" type="checkbox"/> <b>C</b> (Service Provider Information) (5) <input type="checkbox"/> <b>D</b> (DFE/Participating Plan Information) (6) <input type="checkbox"/> <b>G</b> (Financial Transaction Schedules)
---	---

<b>SCHEDULE C</b> <b>(Form 5500)</b>  Department of the Treasury Internal Revenue Service  Department of Labor Employee Benefits Security Administration  Pension Benefit Guaranty Corporation	<b>Service Provider Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).  <b>► File as an attachment to Form 5500.</b>	OMB No. 1210-0110
		<b>2013</b>
		<b>This Form is Open to Public Inspection.</b>

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

<b>A</b> Name of plan <u>RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN</u>	<b>B</b> Three-digit plan number (PN) <b>►</b> <u>512</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>NATIONAL CARRIERS' CONFERENCE COMMITTEE</u>	<b>D</b> Employer Identification Number (EIN) <u>52-1036399</u>

**Part I Service Provider Information (see instructions)**

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

**1 Information on Persons Receiving Only Eligible Indirect Compensation**

**a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No

**b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

**(b)** Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

---

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

---

---

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

---

---

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

---

---

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

---

---

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

---

---

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

---

---

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

---

---

**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

---

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

**(a)** Enter name and EIN or address (see instructions)

UNITEDHEALTHCARE

185 ASYLUM STREET  
HARTFORD, CT 06103

36-2739571

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
12 13 15	NONE	236238	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**(a)** Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**(a)** Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

**(a)** Enter name and EIN or address (see instructions)

<b>(b)</b> Service Code(s)	<b>(c)</b> Relationship to employer, employee organization, or person known to be a party-in-interest	<b>(d)</b> Enter direct compensation paid by the plan. If none, enter -0-.	<b>(e)</b> Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	<b>(f)</b> Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	<b>(g)</b> Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	<b>(h)</b> Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**(a)** Enter name and EIN or address (see instructions)

<b>(b)</b> Service Code(s)	<b>(c)</b> Relationship to employer, employee organization, or person known to be a party-in-interest	<b>(d)</b> Enter direct compensation paid by the plan. If none, enter -0-.	<b>(e)</b> Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	<b>(f)</b> Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	<b>(g)</b> Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	<b>(h)</b> Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**(a)** Enter name and EIN or address (see instructions)

<b>(b)</b> Service Code(s)	<b>(c)</b> Relationship to employer, employee organization, or person known to be a party-in-interest	<b>(d)</b> Enter direct compensation paid by the plan. If none, enter -0-.	<b>(e)</b> Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	<b>(f)</b> Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	<b>(g)</b> Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	<b>(h)</b> Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**Part I Service Provider Information (continued)**

**3** If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

  

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

  

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

**Part II Service Providers Who Fail or Refuse to Provide Information**

**4** Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide



**Part III** **Termination Information on Accountants and Enrolled Actuaries (see instructions)**  
(complete as many entries as needed)

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>SCHEDULE H</b> <b>(Form 5500)</b>  Department of the Treasury Internal Revenue Service  Department of Labor Employee Benefits Security Administration  Pension Benefit Guaranty Corporation	<b>Financial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).  <b>► File as an attachment to Form 5500.</b>	OMB No. 1210-0110  <b>2013</b>  <b>This Form is Open to Public Inspection</b>
---	--	---

For calendar plan year 2013 or fiscal plan year beginning <u>01/01/2013</u> and ending <u>12/31/2013</u>		
<b>A</b> Name of plan <u>RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN</u>	<b>B</b> Three-digit plan number (PN) <span style="float: right;">►</span>	<u>512</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>NATIONAL CARRIERS' CONFERENCE COMMITTEE</u>	<b>D</b> Employer Identification Number (EIN)  <u>52-1036399</u>	

Part I	Asset and Liability Statement		
<b>1</b> Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. <b>Round off amounts to the nearest dollar.</b> MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
<b>Assets</b>		<b>(a) Beginning of Year</b>	<b>(b) End of Year</b>
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>		
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions.....	<b>1b(1)</b>		
<b>(2)</b> Participant contributions.....	<b>1b(2)</b>		18844
<b>(3)</b> Other.....	<b>1b(3)</b>		6
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit).....	<b>1c(1)</b>		785248
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>		
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>		
<b>(B)</b> All other .....	<b>1c(3)(B)</b>		
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>		
<b>(B)</b> Common.....	<b>1c(4)(B)</b>		
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>		
<b>(6)</b> Real estate (other than employer real property).....	<b>1c(6)</b>		
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans.....	<b>1c(8)</b>		
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>		0
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>		
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>		
<b>(12)</b> Value of interest in 103-12 investment entities.....	<b>1c(12)</b>		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds).....	<b>1c(13)</b>		
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts).....	<b>1c(14)</b>		
<b>(15)</b> Other.....	<b>1c(15)</b>		

<b>1d</b> Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities .....	<b>1d(1)</b>		
(2) Employer real property .....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation .....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e) .....	<b>1f</b>		804098

**Liabilities**

<b>g</b> Benefit claims payable .....	<b>1g</b>		152072
<b>h</b> Operating payables .....	<b>1h</b>		37549
<b>i</b> Acquisition indebtedness .....	<b>1i</b>		
<b>j</b> Other liabilities .....	<b>1j</b>		
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j) .....	<b>1k</b>		189621

**Net Assets**

<b>l</b> Net assets (subtract line 1k from line 1f) .....	<b>1l</b>		614477
---	-----------	--	--------

**Part II Income and Expense Statement**

**2** Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

**Income**

		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers .....	<b>2a(1)(A)</b>	826761	
<b>(B)</b> Participants .....	<b>2a(1)(B)</b>	3305336	
<b>(C)</b> Others (including rollovers) .....	<b>2a(1)(C)</b>		
(2) Noncash contributions .....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		4132097
<b>b Earnings on investments:</b>			
(1) Interest:			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit) .....	<b>2b(1)(A)</b>	21	
<b>(B)</b> U.S. Government securities .....	<b>2b(1)(B)</b>		
<b>(C)</b> Corporate debt instruments .....	<b>2b(1)(C)</b>		
<b>(D)</b> Loans (other than to participants) .....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans .....	<b>2b(1)(E)</b>		
<b>(F)</b> Other .....	<b>2b(1)(F)</b>		
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		21
(2) Dividends: <b>(A)</b> Preferred stock .....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock .....	<b>2b(2)(B)</b>		
<b>(C)</b> Registered investment company shares (e.g. mutual funds) .....	<b>2b(2)(C)</b>		
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		
(3) Rents .....	<b>2b(3)</b>		
(4) Net gain (loss) on sale of assets: <b>(A)</b> Aggregate proceeds .....	<b>2b(4)(A)</b>		
<b>(B)</b> Aggregate carrying amount (see instructions) .....	<b>2b(4)(B)</b>		
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result .....	<b>2b(4)(C)</b>		
(5) Unrealized appreciation (depreciation) of assets: <b>(A)</b> Real estate .....	<b>2b(5)(A)</b>		
<b>(B)</b> Other .....	<b>2b(5)(B)</b>		
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts .....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts .....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities .....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	2b(10)		
c Other income .....	2c		
d Total income. Add all <b>income</b> amounts in column (b) and enter total .....	2d		4132118

**Expenses**

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	2e(1)	3269390	
(2) To insurance carriers for the provision of benefits .....	2e(2)		
(3) Other .....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3) .....	2e(4)		3269390
f Corrective distributions (see instructions) .....	2f		
g Certain deemed distributions of participant loans (see instructions) .....	2g		
h Interest expense .....	2h		
i Administrative expenses: (1) Professional fees .....	2i(1)		
(2) Contract administrator fees .....	2i(2)	236238	
(3) Investment advisory and management fees .....	2i(3)	376	
(4) Other .....	2i(4)	11637	
(5) Total administrative expenses. Add lines 2i(1) through (4) .....	2i(5)		248251
j Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	2j		3517641

**Net Income and Reconciliation**

k Net income (loss). Subtract line 2j from line 2d .....	2k		614477
l Transfers of assets:			
(1) To this plan .....	2l(1)		
(2) From this plan .....	2l(2)		

**Part III Accountant's Opinion**

**3** Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

**a** The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☐ Unqualified (2) ☐ Qualified (3) ☒ Disclaimer (4) ☐ Adverse

**b** Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)?

☒ Yes ☐ No

**c** Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: TMDG, LLC

(2) EIN: 03-0583064

**d** The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

**Part IV Compliance Questions**

**4** CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

**a** Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.) .....

**b** Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.) .....

	Yes	No	Amount
4a	X		6900
4b		X	

	Yes	No	Amount
<b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.) .....		X	
<b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.) .....		X	
<b>e</b> Was this plan covered by a fidelity bond? .....	X		1000000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? .....		X	
<b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser? .....		X	
<b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser? .....		X	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.) .....	X		
<b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.) .....	X		
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? .....		X	
<b>l</b> Has the plan failed to provide any benefit when due under the plan? .....		X	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) .....		X	
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3. ....			

**5a** Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?  
 If "Yes," enter the amount of any plan assets that reverted to the employer this year. .... ☐ Yes ☒ No Amount:

**5b** If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

**5c** If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? ..... ☐ Yes ☐ No ☐ Not determined

## Part V Trust Information (optional)

<b>6a</b> Name of trust THE RR EMPLOYEES HEALTH FSA TRUST	<b>6b</b> Trust's EIN 800868908
--	------------------------------------

Form **5500**Department of the Treasury  
Internal Revenue ServiceDepartment of Labor  
Employee Benefits Security  
Administration

Pension Benefit Guaranty Corporation

**Annual Return/Report of Employee Benefit Plan**OMB Nos. 1210-0110  
1210-0089**This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).**► **Complete all entries in accordance with the instructions to the Form 5500.****2013****This Form Is Open to Public Inspection****Part I Annual Report Identification Information****For the calendar plan year 2013 or fiscal plan year beginning****and ending**

- A** This return/report is for: (1) ☒ a multiemployer plan; (3) ☐ a multiple-employer plan; or  
(2) ☐ a single-employer plan; (4) ☐ a DFE (specify) \_\_\_\_\_
- B** This return/report is: (1) ☒ the first return/report; (3) ☐ the final return/report;  
(2) ☐ an amended return/report; (4) ☐ a short plan year return/report (less than 12 months).
- C** If the plan is a collectively-bargained plan, check here ..... ☒
- D** Check box if filing under: ☒ Form 5558; ☐ automatic extension; ☐ the DFVC program;  
☐ special extension (enter description) \_\_\_\_\_

**Part II Basic Plan Information — enter all requested information.**

<b>1 a</b> Name of plan THE RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN		<b>1b</b> Three-digit plan number (PN).... ► 512
		<b>1c</b> Effective date of plan 01/01/2013
<b>2 a</b> Plan sponsor's name and address, including room or suite number (employer, if for single-employer plan) NATIONAL CARRIERS' CONFERENCE COMMITTEE 1901 L STREET, NW, SUITE 500 WASHINGTON, DC 20036		<b>2b</b> Employer Identification Number (EIN) 52-1036399
		<b>2c</b> Sponsor's telephone number 202-862-7200
		<b>2d</b> Business code (see instructions) 482110

**Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.**

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

<b>SIGN HERE</b>	<i>A. K. Gradia</i>	10/10/14	A. K. GRADIA
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
<b>SIGN HERE</b>			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
<b>SIGN HERE</b>			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address; including room or suite number. (optional) MATTHEW B DUBNANSKY, CPA TMDG, LLC. 500 E PRATT ST STE 525 BALTIMORE MD 21202-3178			Preparer's telephone number (optional)

**For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.**Form 5500 (2013)  
v.130118

<b>3 a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor Name <input type="checkbox"/> Same as Plan Sponsor Address		<b>3b</b> Administrator's EIN  <b>3c</b> Administrator's telephone number  <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
<b>4</b> If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: <b>a</b> Sponsor's name		<b>4b</b> EIN  <b>4c</b> PN
<b>5</b> Total number of participants at the beginning of the plan year .....		<b>5</b> 3266
<b>6</b> Number of participants as of the end of the plan year (welfare plans complete only lines <b>6a</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> )		
<b>a</b> Active participants .....		<b>6a</b> 2871
<b>b</b> Retired or separated participants receiving benefits .....		<b>6b</b>
<b>c</b> Other retired or separated participants entitled to future benefits .....		<b>6c</b>
<b>d</b> Subtotal. Add lines <b>6a</b> , <b>6b</b> , and <b>6c</b> .....		<b>6d</b> 2871
<b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits .....		<b>6e</b>
<b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....		<b>6f</b>
<b>g</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....		<b>6g</b>
<b>h</b> Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested .....		<b>6h</b>
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....		<b>7</b> 22
<b>8 a</b> If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> </div>		
<b>b</b> If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions: <div style="display: flex; justify-content: space-between;"> <div><b>4A</b> <input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> <div><input type="checkbox"/></div> </div>		
<b>9 a</b> Plan funding arrangement (check all that apply) <b>(1)</b> <input type="checkbox"/> Insurance <b>(2)</b> <input type="checkbox"/> Code section 412(e)(3) insurance contracts <b>(3)</b> <input checked="" type="checkbox"/> Trust <b>(4)</b> <input type="checkbox"/> General assets of the sponsor		<b>9 b</b> Plan benefit arrangement (check all that apply) <b>(1)</b> <input type="checkbox"/> Insurance <b>(2)</b> <input type="checkbox"/> Code section 412(e)(3) insurance contracts <b>(3)</b> <input checked="" type="checkbox"/> Trust <b>(4)</b> <input type="checkbox"/> General assets of the sponsor
<b>10</b> Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
<b>a Pension Schedules</b> <b>(1)</b> <input type="checkbox"/> <b>R</b> (Retirement Plan Information) <b>(2)</b> <input type="checkbox"/> <b>MB</b> (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) – signed by the plan actuary <b>(3)</b> <input type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) – signed by the plan actuary		<b>b General Schedules</b> <b>(1)</b> <input checked="" type="checkbox"/> <b>H</b> (Financial Information) <b>(2)</b> <input type="checkbox"/> <b>I</b> (Financial Information – Small Plan) <b>(3)</b> <input type="checkbox"/> <b>A</b> (Insurance Information) <b>(4)</b> <input checked="" type="checkbox"/> <b>C</b> (Service Provider Information) <b>(5)</b> <input type="checkbox"/> <b>D</b> (DFE/Participating Plan Information) <b>(6)</b> <input type="checkbox"/> <b>G</b> (Financial Transaction Schedules)



► For Privacy Act and Paperwork Reduction Act Notice, see instructions.  
► Information about Form 5558 and its instructions is at [www.irs.gov/form5558](http://www.irs.gov/form5558).

**File With IRS Only**

## A

WASHINGTON, DC 20036

B

Employer identification number (EIN) (9 digits  
XX-XXXXXXX)

Social security number (SSN) (9 digits XXX-XX-XXXX)

C

Plan, year ending

MM	DD	YYYY
----	----	------

1 THE RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE

512

12

31

13

1 ☒ X

☐ Check this box if you are requesting an extension of time on line 2 to file the first Form 5500 series return/report for the plan listed in Part 1, C above.

2 I request an extension of time until 10/15/2014 to file Form 5500 series (see instructions).

**Note.** A signature IS NOT required if you are requesting an extension to file Form 5500 series.

**3** I request an extension of time until \_\_\_\_\_ to file Form 8955-SSA (see instructions).

**Note.** A signature IS NOT required if you are requesting an extension to file Form 8955-SSA.

The application is **automatically approved** to the date shown on line 2 and/or line 3 (above) if: **(a)** the Form 5558 is filed on or before the normal due date of Form 5500 series, and/or Form 8955-SSA for which this extension is requested, and **(b)** the date on line 2 and/or line 3 (above) is not later than the 15th day of the third month after the normal due date.

10

I request an extension of time until \_\_\_\_\_ to file Form 5330.

You may be approved for up to a 6 month extension to file Form 5330, after the normal due date of Form 5330.

**a** Enter the Code section(s) imposing the tax.

a

**b** Enter the payment amount attached

b

**c** For excise taxes under section 4980 or 4980F of the Code, enter the reversion/amendment date

c

**5 State in detail why you need the extension:**

Under penalties of perjury, I declare that to the best of my knowledge and belief, the statements made on this form are true, correct, and complete, and that I am authorized to prepare this application.

Date ▶



RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN

FINANCIAL REPORT  
(Together with report of Independent Public Accountants)

December 31, 2013

## CONTENTS

	Page
INDEPENDENT AUDITOR'S REPORT ON THE FINANCIAL STATEMENTS	3 – 4
FINANCIAL STATEMENTS	
Statement of Net Assets Available for Benefits	5
Statement of Changes in Net Assets Available for Benefits	6
Statement of Plan Benefit Obligations	7
Statement of Changes in Plan Benefit Obligations	8
Notes to Financial Statements	9 – 16
SUPPLEMENTARY FINANCIAL INFORMATION	
Schedule of Delinquent Contributions	18
Schedule of Assets (Held at End of Year)	19
Schedule of Reportable Transactions	20 – 39

500 East Pratt Street • Suite 525 • Baltimore, Maryland 21202-3178  
Telephone: 443.743.1277 • Facsimile: 443.743.1295



## INDEPENDENT AUDITOR'S REPORT

To the National Carriers' Conference Committee with respect to the  
Railroad Employees National Health Flexible Spending Account Plan

### **Report on the Financial Statements**

We were engaged to audit the accompanying financial statements of the Railroad Employees National Health Flexible Spending Account Plan (the Plan), which comprise the statements of net assets available for benefits and of plan benefit obligations as of December 31, 2013, and the related statements of changes in net assets available for benefits and of changes in plan benefit obligations for the year ended December 31, 2013, and the related notes to the financial statements.

### ***Management's Responsibility for the Financial Statements***

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

### ***Auditor's Responsibility***

Our responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

### ***Basis for Disclaimer of Opinion***

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Notes 3 and 5, which was certified by SunTrust Bank, the trustee of the Plan, except for comparing this information with the related information included in

the financial statements. We have been informed by the Plan Administrator that the trustee holds the Plan's investment assets and executes investment transactions. The Plan Administrator has obtained certification from the trustee as of and for the year ended December 31, 2013 that the information provided to the Plan Administrator by the trustee is complete and accurate.

***Disclaimer of Opinion***

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

***Other Matter***

The supplemental schedules, schedule of delinquent contributions for the year ended December 31, 2013, schedule of assets (held at end of year) as of December 31, 2013, and schedule of reportable transactions for the year ended December 31, 2013, are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purposes of additional analysis and are not a required part of the financial statements. These supplemental schedules are the responsibility of the Plan's management. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedules.

**Report on Form and Content in Compliance with DOL Rules and Regulations**

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.



Baltimore, Maryland  
October 15, 2014

RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN

Statement of Net Assets Available for Benefits  
December 31, 2013

ASSETS

Investments, at fair value	<u>\$ 785,248</u>
Receivables:	
Participants' contributions	18,844
Accrued interest	<u>6</u>
	<u>18,850</u>
Total assets	<u>804,098</u>

LIABILITIES

Accounts payable	<u>37,549</u>
------------------	---------------

NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 766,549</u>
-----------------------------------	-------------------

The Notes to Financial Statements are an integral part of this statement.

# RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN

## Statement of Changes in Net Assets Available for Benefits For the Year Ended December 31, 2013

### ADDITIONS

Investment income:	
Interest income	\$ 21
Less investment expenses	( 376)
	<u>( 355)</u>
Participants' contributions	3,263,986
Participating railroads' contributions	826,761
Participants' COBRA contributions	<u>41,350</u>
	<u>4,132,097</u>
Total additions	<u>4,131,742</u>

### DEDUCTIONS

Benefits paid to or for participants, beneficiaries and dependents:	
Claims	<u>3,117,318</u>
Administrative expenses	<u>247,875</u>
Total deductions	<u>3,365,193</u>
Net increase (decrease)	766,549

### NET ASSETS AVAILABLE FOR BENEFITS

Beginning of year	<u>-</u>
End of year	<u>\$ 766,549</u>

The Notes to Financial Statements are an integral part of this statement.

RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN

Statement of Plan Benefit Obligations  
December 31, 2013

AMOUNTS CURRENTLY PAYABLE TO OR FOR  
PARTICIPANTS, BENEFICIARIES, AND DEPENDENTS

Claims payable

\$ 152,072

The Notes to Financial Statements are an integral part of this statement.

RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN

Statement of Changes in Plan Benefit Obligations  
For the Year Ended December 31, 2013

AMOUNTS CURRENTLY PAYABLE TO OR FOR  
PARTICIPANTS, BENEFICIARIES, AND DEPENDENTS

Claims payable:

Balance at beginning of year	\$ -
Claims reported and approved for payment	3,269,390
Claims paid	<u>( 3,117,318)</u>
Balance at end of year	<u>\$ 152,072</u>

The Notes to Financial Statements are an integral part of this statement.



## NOTES TO FINANCIAL STATEMENTS

### Note 1. Description of the Plan

The following description of the Railroad Employees National Health Flexible Spending Account Plan (the Plan) provides only general information. Participants should refer to the Plan's Summary Plan Description for a more complete description of the Plan's provisions.

#### *General*

The Plan and related Trust were established January 1, 2013 pursuant to collective-bargaining. The Plan is a defined contribution plan administered by the National Carriers' Conference Committee and is subject to the provisions of the Railway Labor Act, as amended, and the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

#### *Benefits*

The Plan allows a participant to use pre-tax wage deductions to pay for certain medical care expenses incurred that satisfy requirements established by the Internal Revenue Service through a Health Flexible Spending Arrangement (Health FSA). Such use is limited to the participant's annual election for Health Flexible Spending Arrangement (FSA) benefits.

#### *Eligibility*

Upon satisfying the eligibility and coverage requirements, as outlined in the Plan's Summary Plan Description, a prospective participant must make an annual election to participate in the Plan.

#### *Participant Accounts*

An individual account is maintained for each participant of the Plan. This account is credited for contributions provided by the participant and charged for all reimbursements made to the participant during the Plan year.

Regardless of the amount actually credited to a participant's account, the amount available to the participant at any time within a period of coverage shall equal the total annual Health FSA benefit election reduced by any prior reimbursements to the participant in the same period of coverage.

## NOTES TO FINANCIAL STATEMENTS

### Note 1. Description of the Plan (continued)

#### *Experience Gains*

If the Plan has an experience gain for the Plan year (the total of all amounts remitted to the Plan for the year plus earnings on such amounts exceeds the total amount of all reimbursements for health care expenses for the Plan year), then such gain shall be used to defray reasonable administrative costs of the Plan. Any remaining gain shall remain in the Plan to defray reasonable administrative costs of the Plan for subsequent years or, at the Plan Administrator's discretion, may be distributed in any manner permitted by the Code and ERISA.

#### *Vesting*

Participants are immediately vested in their account. (See additional disclosure related to forfeitures).

#### *Payment of Benefits*

Benefits will be paid for eligible health care expenses submitted by a Plan participant and received by the Plan Administrator no later than March 31<sup>st</sup> following the close of the Plan year.

Any benefit check sent to a participant that is not cashed within ninety (90) days of the date on which it is issued shall be forfeited, and the participant shall have no further right to receive reimbursement for the health care expenses for which such benefit check was issued, unless, within one (1) year from the date the check was issued, the participant demonstrates to the Plan Administrator's satisfaction that the check was not received.

#### *Forfeitures*

Any balance remaining in the participant's account as of March 31<sup>st</sup> for the preceding Plan year, December 31<sup>st</sup>, will be forfeited by the participant and will remain in the Plan to defray reasonable administrative costs.

#### *Period of Coverage*

In general, the period of coverage for a participant shall commence on January 1<sup>st</sup> and terminate on December 31<sup>st</sup> of the Plan year. In addition, if the participant has unused amounts in their Health FSA account and remain a participant or COBRA qualified beneficiary on the last day of the Plan year, their period of coverage will continue through January 30<sup>th</sup> of the year immediately following the Plan year.

## NOTES TO FINANCIAL STATEMENTS

### Note 1. Description of the Plan (continued)

#### *Period of Coverage (continued)*

However, in the case where a participant ceases to remain eligible to participate in the Plan, the period of coverage will terminate on the date on which participant's eligibility terminates.

#### *Funding*

The Plan is funded through participant contributions. If the Plan experiences a shortfall, the Plan will either borrow the funds necessary to pay claims or require the participating employers to make supplemental contributions to cover the shortage.

#### *Tax status*

The Plan has filed for a determination letter from the Internal Revenue Service regarding the Plan's qualification under the related trust's tax-exempt status under the provision of Section 501(c)(9) of the Code. Representatives of the Plan Administrator believe the Plan is currently designed and is being operated in compliance with the applicable requirements of the Code. The Plan Administrator will make any changes deemed necessary to ensure that the Plan is granted tax-exempt status.

Representatives of the Plan Administrator considered the Plan's tax positions relative to FASB ASC 740, Income Taxes (which includes FASB Interpretation No. 48 (FIN 48) – Accounting for Uncertainty in Income Taxes) and believes that the Plan operated in compliance with Section 501(c)(9) of the Code and had taken no uncertain tax positions. Therefore, no provision or liability for income taxes has been included in the financial statements. The Plan is subject to routine examination by taxing jurisdictions; however, there are currently no examinations for any tax periods in progress.

#### *Plan termination*

In the event of termination of the Plan, the Trust's remaining assets will be used to provide for the payment of any and all obligations of the Plan. Such payments shall be for the exclusive benefit of the Plan participants and beneficiaries and to defray the administrative expenses of the Plan.

## NOTES TO FINANCIAL STATEMENTS

### Note 2. Significant Accounting Policies

#### *Basis of accounting*

The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America except that benefit payments are recorded when paid.

#### *Use of estimates*

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan Administrator to make estimates and assumptions that affect certain reported amounts of assets and liabilities and disclosure of contingent assets and liabilities as of the date of the financial statements. Accordingly, actual results could differ from those estimates.

#### *Valuation of investments and income recognition*

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis.

#### *Fair value of financial instruments*

The Plan administrator believes the carrying value of financial instruments, as stated in the financial statements, approximates their fair value.

#### *Participant contributions and contributions receivable*

Employee contributions are remitted to the Plan on at least a monthly basis in accordance with the participant's annual Health FSA benefit election. Employee contributions are recognized as revenue in the period in which the compensated service giving rise to the contribution is rendered.

#### *Participants' COBRA contributions*

A participant, who experiences a qualifying event, as defined by Federal COBRA guidelines, may self-pay to continue coverage in the Plan for a limited period of time. Participants' COBRA contributions are recognized when due and payable.

## NOTES TO FINANCIAL STATEMENTS

### Note 2. Significant Accounting Policies (continued)

#### *Allowance for doubtful accounts*

The Plan utilizes the allowance method to account for uncollectible receivables. Unless otherwise noted, an allowance for doubtful accounts for the Plan's receivable balances is not considered necessary as probable uncollectible amounts have been determined by the Plan Administrator not to be significant to the financial statements.

#### *Claims Payable*

All obligations of the Plan related to the year ended December 31<sup>st</sup> are recorded in the financial statements.

#### *Forfeitures*

Forfeitures are recorded in the year in which they occur. There was \$31,563 in forfeitures for the year ended December 31, 2013.

#### *Subsequent Events*

The Plan has evaluated subsequent events through October 15, 2014 the date the financial statements were available to be issued.

### Note 3. Investments

Investments are held by a bank administered trust fund. The following table represents the fair value of those investments as of December 31, 2013. Investments that represent 5% or more of the Plan's net assets are separately identified.

Investments at estimated fair value:

Money market fund*	<u>\$ 785,248</u>
--------------------	-------------------

\* Investments held as of December 31, 2013 were Federated Treasury Obligation MM-1 #68 FFS.

### Note 4. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy are described as follows:

## NOTES TO FINANCIAL STATEMENTS

### Note 4. Fair Value Measurements (continued)

#### *Level 1*

Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

#### *Level 2*

Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets
- Quoted prices for identical or similar assets or liabilities in inactive markets
- Inputs other than quoted prices that are observable for the asset or liability
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means

If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

#### *Level 3*

Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The valuation methodology used for assets measured at fair value as of December 31, 2013 is as follows:

#### *Money market funds*

Shares of a money market portfolio are considered cash equivalents and are valued at their carrying amount due to their short-term nature.

As of December 31, 2013 all of the Plan's investment assets have been determined by the Plan Administrator to be level 1.

## NOTES TO FINANCIAL STATEMENTS

### Note 5. Information Certified by the Plan's Trustee and the Plan Administrator

The following information included in the financial statements and supplemental schedules was provided and certified by the Trustee, SunTrust Bank, and the Plan Administrator as complete and accurate.

- Investments
- Accrued interest
- Investment income
- Schedule of assets held for investment purposes
- Schedule of reportable transactions

The Plan's independent public accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

### Note 6. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the accompanying 2013 financial statements to the Form 5500.

Net assets available for benefits as reported within the financial statements	\$ 766,549
Benefit obligations currently payable	<u>( 152,072)</u>

Net assets available for benefits as reported within the Form 5500	<u>\$ 614,477</u>
---	-------------------

The following is a reconciliation of benefits paid to participants per the financial statements to the Form 5500 for the year ended December 31, 2013.

Benefits paid to participants as reported within the financial statements	\$ 3,117,318
Add: Amounts payable at end of year	152,072
Less: Amounts payable at beginning of year	<u>( -)</u>

Benefits paid to participants as reported within the Form 5500	<u>\$ 3,269,390</u>
---	---------------------

Amounts currently payable to or for participants are recorded on the Form 5500 for benefit claims that have been processed and approved for payment prior to December 31<sup>st</sup> but not yet paid as of that date.

## NOTES TO FINANCIAL STATEMENTS

### Note 7. Concentration of Participants of Participating Railroads

There are approximately 22 railroads participating in the Plan, of which participants of four railroads comprised approximately 89% of the total Plan participant population as of and for the year ended December 31, 2013, as depicted in the following table:

Railroad	Percentage of Total Participants
A	33.1%
B	21.9%
C	19.1%
D	15.2%

### Note 8. Party in Interest Transactions

The Plan paid administrative fees to service providers during the year that are considered party in interest transactions. These transactions are exempt from the prohibited transaction rules of ERISA.

### Note 9. Prohibited Transactions

On two separate occasions during 2013, a participating railroad's employee withholdings failed to be deposited into the Plan within the timeframe required by the United States Department of Labor (DOL) regulations. Therefore, on October 15, 2014, the Plan Administrator deposited \$7,250 (the employee withholdings plus lost earnings) into the Plan to correct this failure.

### Note 10. Risks and Uncertainties

The Plan invests in money market funds with SunTrust. These investments are exposed to credit risk. Due to the level of risk associated with these investments given the current economic condition and uncertainty in the market place, it is at least reasonably possible that changes in the value of these investments may occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits and changes in net assets available for benefits.

A participant has one year from the date a check was issued for benefits, to contact the Plan Administrator, even though that check may not have been cashed within the ninety (90) days required by the Plan, and request to have that check reissued. If the participant satisfies the requirements as set forth in the summary plan description, then an otherwise forfeited claim will become reimbursable by the Plan. As of December 31, 2013, there were \$31,563 in forfeiture that are subject to this provision of the Plan.



## SUPPLEMENTAL SCHEDULES

# RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN

## Schedule of Delinquent Participant Contributions For the Year Ended December 31, 2013

Schedule H Item 4(a) – Schedule of Delinquent Participant Contributions

EIN: 52-1036399

Plan Number: 512

Participant Contributions Transferred Late to the Plan	Check Here if Late Participant Loan Repayments Are Included	Total That Constitutes Nonexempt Prohibited Transactions			Total Fully Correction Under VFCP and PTE 2002-51
		Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
Check Here if Late Participant Loan Repayments Are Included:					
		\$ -	\$3,294	\$ -	\$ -
		\$ -	\$156	\$ -	\$ -
		\$ -	\$3,294	\$ -	\$ -
		\$ -	\$156	\$ -	\$ -

# RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN

## Schedule of Assets (Held at End of Year) December 31, 2013

Schedule H Item 4(i) – Schedule of Assets (Held at End of Year)

EIN: 52-1036399

Plan Number: 512

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, <u>Or Similar Party</u>	Description of Investment Including Maturity Date, Rate of Interest, <u>Collateral, Par or Maturity</u>	<u>Cost</u>	<u>Current Value</u>
	Cash and cash equivalents			
*	SunTrust Bank Account 70-04-102-7949279	Money market fund Federated Trsy Oblig MM-I #68 FFS	<u>\$ 785,248</u>	<u>\$ 785,248</u>

\* Known party-in-interest to the Plan.

RAILROAD EMPLOYEES NATIONAL HEALTH FLEXIBLE SPENDING ACCOUNT PLAN

Schedule of Reportable Transactions  
For the Year Ended December 31, 2013

Schedule H Item 4(j) – Schedule of Reportable Transactions  
EIN: 52-1036399  
Plan Number: 512

(a)	(b)	(c)	(d)	(g)	(i)
<u>Identity of Party Involved</u>	<u>Description of Assets</u>	<u>Purchase Price</u>	<u>Selling Price</u>	<u>Asset Cost</u>	<u>Current Value</u>
SunTrust Bank Account 70-04-102-7949279	(See attached schedule as prepared and reported by SunTrust Bank)				



## REPORTABLE TRANSACTIONS WORKSHEET

1/1/13 THROUGH 12/31/13

ACCOUNT 799279

PAGE 117

## RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
CATEGORY 1 - SINGLE TRANSACTION EXCEEDS 5% OF VALUE						
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
01/14/13 B	50,181.0200	1.0000		-50,181 *	50,181	
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
01/14/13 B	9,022.4700	1.0000		-9,022 *	9,022	
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
01/15/13 B	26,483.3100	1.0000		-26,483 *	26,483	
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
01/17/13 S	1,127.2700	1.0000		1,127 *	1,127	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
01/18/13 S	1,877.8200	1.0000		1,878 *	1,878	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
01/22/13 B	105,360.9500	1.0000		-105,361 *	105,361	
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
01/23/13 B	20,004.6200	1.0000		-20,005 *	20,005	
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
01/24/13 B	16,666.9400	1.0000		-16,667 *	16,667	
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
01/25/13 B	9,025.6300	1.0000		-9,026 *	9,026	
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
01/28/13 S	1,431.3700	1.0000		1,431 *	1,431	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
01/29/13 S	6,068.4800	1.0000		6,068 *	6,068	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
01/30/13 S	10,177.4300	1.0000		10,177 *	10,177	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
01/31/13 S	4,779.8000	1.0000		4,780 *	4,780	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/01/13 B	0.7900	1.0000		-1 *	1	
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/01/13 S	5,390.1800	1.0000		5,390 *	5,390	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/04/13 S	10,944.1800	1.0000		10,944 *	10,944	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/05/13 S	16,934.9300	1.0000		16,935 *	16,935	0

BEGINNING MARKET VALUE  
COMPARATIVE VALUE (5%)  
-----  
0.00  
0.00



## REPORTABLE TRANSACTIONS WORKSHEET

1/1/13 THROUGH 12/31/13

ACCOUNT 7949279

PAGE 118

## RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/06/13 S	22,807.3700	1.0000	0	22,807 *	22,807	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/07/13 S	19,117.6200	1.0000	0	19,118 *	19,118	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/08/13 S	19.8700	1.0000	0	20 *	20	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/08/13 B	40,251.9600	1.0000	0	-40,252 *	40,252	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/11/13 S	13,567.5600	1.0000	0	13,568 *	13,568	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/12/13 S	6,838.5400	1.0000	0	6,839 *	6,839	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/13/13 B	12,615.8000	1.0000	0	-12,616 *	12,616	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/14/13 S	28,615.2300	1.0000	0	28,615 *	28,615	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/15/13 S	18,857.3300	1.0000	0	18,857 *	18,857	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/19/13 B	39,269.9100	1.0000	0	-39,270 *	39,270	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/20/13 S	22,688.8300	1.0000	0	22,689 *	22,689	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/21/13 S	29,739.5200	1.0000	0	29,740 *	29,740	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/22/13 S	17,058.6500	1.0000	0	17,059 *	17,059	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/25/13 S	24,541.4600	1.0000	0	24,541 *	24,541	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/26/13 B	49,802.1700	1.0000	0	-49,802 *	49,802	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/26/13 S	40,254.8100	1.0000	0	40,255 *	40,255	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/27/13 S	9,236.1600	1.0000	0	9,236 *	9,236	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
02/28/13 S	29,188.0700	1.0000	0	29,188 *	29,188	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
03/01/13 S	17,895.7900	1.0000	0	17,896 *	17,896	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
03/04/13 B	1.0400	1.0000	0	-1 *	1	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
03/04/13 S	8,606.8200	1.0000	0	8,607 *	8,607	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
03/05/13 S	10,032.6100	1.0000	0	10,033 *	10,033	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
03/07/13 B	49,654.6800	1.0000	0	-49,655 *	49,655	0



## REPORTABLE TRANSACTIONS WORKSHEET

1/1/13 THROUGH 12/31/13

ACCOUNT 7949279

PAGE 119

## RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
03/08/13 S	31.1100	1.0000	0	31 *	31	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
03/08/13 S	9,738.7400	1.0000	0	9,739 *	9,739	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
03/11/13 S	113.2700	1.0000	0	113 *	113	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
03/12/13 S	12,915.2400	1.0000	0	12,915 *	12,915	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
03/13/13 B	1,000.0000	1.0000	0	-1,000 *	1,000	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
03/14/13 S	8,337.2200	1.0000	0	8,337 *	8,337	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
03/15/13 S	5,090.7900	1.0000	0	5,091 *	5,091	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
03/18/13 B	56,077.4000	1.0000	0	-56,077 *	56,077	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
03/19/13 S	28,495.2900	1.0000	0	28,495 *	28,495	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
03/20/13 S	20,891.8200	1.0000	0	20,892 *	20,892	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
03/22/13 S	16,417.3600	1.0000	0	16,417 *	16,417	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
03/25/13 B	79,701.3000	1.0000	0	-79,701 *	79,701	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
03/26/13 S	39,313.9300	1.0000	0	39,314 *	39,314	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
03/27/13 B	33,794.5600	1.0000	0	-33,795 *	33,795	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
03/28/13 S	41,055.2400	1.0000	0	41,055 *	41,055	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
04/01/13 S	261.2000	1.0000	0	261 *	261	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
04/02/13 B	0.2600	1.0000	0	0 *	0	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
04/02/13 S	38,435.9000	1.0000	0	38,436 *	38,436	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
04/03/13 B	92.5100	1.0000	0	-93 *	93	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
04/04/13 B	5,246.2000	1.0000	0	-5,246 *	5,246	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
04/05/13 B	8,517.0200	1.0000	0	-8,517 *	8,517	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
04/08/13 S	6.6200	1.0000	0	7 *	7	0
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
04/08/13 B	49,526.3400	1.0000	0	-49,526 *	49,526	0



## REPORTABLE TRANSACTIONS WORKSHEET

1/1/13 THROUGH 12/31/13

ACCOUNT 7949279

RAILROAD EMPLOYEES NATIONAL FSA

PAGE 120

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
04/09/13 S	63,375.4500	1.0000	0	63,375 *	63,375	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
01/07/13 B	103.8600	1.0000	0	-104 *	104	
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
01/10/13 B	50,077.1600	1.0000	0	-50,077 *	50,077	
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
01/14/13 S	50,181.0200	1.0000	0	50,181 *	50,181	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
04/09/13 B	63,375.4500	1.0000	0	-63,375 *	63,375	
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
04/10/13 S	10,348.4100	1.0000	0	10,348 *	10,348	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
04/10/13 S	4,435.9300	1.0000	0	4,436 *	4,436	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
04/11/13 S	18,023.7700	1.0000	0	18,024 *	18,024	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
04/12/13 S	18,073.9700	1.0000	0	18,074 *	18,074	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
04/15/13 B	7.7000	1.0000	0	-8 *	8	
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
04/16/13 B	54,207.6200	1.0000	0	-54,208 *	54,208	
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
04/17/13 S	15,601.4000	1.0000	0	15,601 *	15,601	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
04/18/13 B	6,841.1600	1.0000	0	-6,841 *	6,841	
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
04/19/13 S	7,961.5600	1.0000	0	7,962 *	7,962	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
04/22/13 B	39,478.2500	1.0000	0	-39,478 *	39,478	
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
04/23/13 S	34,483.3100	1.0000	0	34,483 *	34,483	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
04/25/13 S	34,486.7300	1.0000	0	34,487 *	34,487	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
04/26/13 S	19,837.3600	1.0000	0	19,837 *	19,837	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
04/29/13 B	25,947.9700	1.0000	0	-25,948 *	25,948	
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
04/30/13 B	186.2500	1.0000	0	-186 *	186	
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/01/13 S	10,215.8700	1.0000	0	10,216 *	10,216	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/02/13 B	0.2600	1.0000	0	0 *	0	
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/02/13 S	9,115.3900	1.0000	0	9,115 *	9,115	0





## REPORTABLE TRANSACTIONS WORKSHEET

1/1/13 THROUGH 12/31/13

ACCOUNT 7949279

PAGE 121

## RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/ SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/03/13 B	8,908.9600	1.0000		-8,909 *	8,909	
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/06/13 S	5,861.8700	1.0000		5,862 *	5,862	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/07/13 B	20,583.5800	1.0000		-20,584 *	20,584	
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/08/13 S	6.8900	1.0000		7 *	7	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/08/13 B	48,703.9700	1.0000		-48,704 *	48,704	
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/09/13 S	16,411.4200	1.0000		16,411 *	16,411	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/10/13 B	15,047.3600	1.0000		-15,047 *	15,047	
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/13/13 S	11,848.7800	1.0000		11,849 *	11,849	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/14/13 S	14,722.8300	1.0000		14,723 *	14,723	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/15/13 S	15,543.0200	1.0000		15,543 *	15,543	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/16/13 B	35,513.5500	1.0000		-35,514 *	35,514	
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/17/13 S	6,077.4500	1.0000		6,077 *	6,077	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/20/13 S	14,111.3600	1.0000		14,111 *	14,111	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/21/13 S	21,417.0000	1.0000		21,417 *	21,417	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/22/13 B	4,496.4400	1.0000		-4,497 *	4,497	
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/23/13 S	17,668.8500	1.0000		17,669 *	17,669	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/24/13 B	31,447.4500	1.0000		-31,447 *	31,447	
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/28/13 S	16,009.5000	1.0000		16,010 *	16,010	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/29/13 S	28,789.1000	1.0000		28,789 *	28,789	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
05/30/13 B	8,880.1700	1.0000		-8,880 *	8,880	
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
06/03/13 S	2,148.7800	1.0000		2,149 *	2,149	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
06/04/13 B	0.3600	1.0000		0 *	0	
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
06/07/13 B	39,059.1000	1.0000		-39,059 *	39,059	



## REPORTABLE TRANSACTIONS WORKSHEET

1/1/13 THROUGH 12/31/13

ACCOUNT 7949279

PAGE 122

RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
06/10/13 S	9.2300	1.0000	0	9 *	9	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
06/10/13 S	8,121.0700	1.0000	0	8,121 *	8,121	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
06/11/13 B	6,484.4000	1.0000	0	-6,484 *	6,484	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
06/12/13 S	15,437.4800	1.0000	0	15,437 *	15,437	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
06/13/13 S	11,543.0800	1.0000	0	11,543 *	11,543	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
06/14/13 B	11,556.6000	1.0000	0	-11,557 *	11,557	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
06/17/13 S	6,054.2300	1.0000	0	6,054 *	6,054	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
06/18/13 B	48,109.3400	1.0000	0	-48,109 *	48,109	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
06/19/13 S	10,522.8000	1.0000	0	10,523 *	10,523	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
06/20/13 S	9,402.8000	1.0000	0	9,403 *	9,403	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
06/21/13 B	43,506.0000	1.0000	0	-43,506 *	43,506	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
06/24/13 S	13,397.7100	1.0000	0	13,398 *	13,398	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
06/25/13 B	38,995.8900	1.0000	0	-38,996 *	38,996	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
06/26/13 S	9,495.4500	1.0000	0	9,495 *	9,495	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
06/27/13 S	7,005.2100	1.0000	0	7,005 *	7,005	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
06/28/13 S	10,198.9700	1.0000	0	10,199 *	10,199	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/01/13 S	590.6200	1.0000	0	591 *	591	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/02/13 B	0.4600	1.0000	0	0 *	0	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/02/13 S	11,616.1500	1.0000	0	11,616 *	11,616	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/03/13 S	14,802.0900	1.0000	0	14,802 *	14,802	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/05/13 S	4,688.8100	1.0000	0	4,688 *	4,688	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/08/13 B	27,502.8300	1.0000	0	-27,503 *	27,503	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/09/13 S	11.5900	1.0000	0	12 *	12	0



## REPORTABLE TRANSACTIONS WORKSHEET

1/1/13 THROUGH 12/31/13

ACCOUNT 7949279

PAGE 123

## RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/09/13 S	15,408.6300	1.0000	0	15,409 *	15,409	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/10/13 B	9,967.8000	1.0000	0	-9,968 *	9,968	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/11/13 S	6,888.0200	1.0000	0	6,888 *	6,888	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/12/13 S	6,225.3800	1.0000	0	6,225 *	6,225	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/15/13 B	2,565.4500	1.0000	0	-2,565 *	2,565	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/16/13 B	38,992.5100	1.0000	0	-38,993 *	38,993	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/17/13 B	7,764.8700	1.0000	0	-7,765 *	7,765	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/18/13 S	6,070.1500	1.0000	0	6,070 *	6,070	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/19/13 S	7,647.2900	1.0000	0	7,647 *	7,647	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/22/13 B	40,887.6200	1.0000	0	-40,888 *	40,888	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/23/13 S	8,804.4000	1.0000	0	8,804 *	8,804	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/24/13 B	13,899.1100	1.0000	0	-13,899 *	13,899	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/25/13 S	18,321.8100	1.0000	0	18,322 *	18,322	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/26/13 S	3,953.4000	1.0000	0	3,953 *	3,953	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/29/13 B	22,497.8300	1.0000	0	-22,498 *	22,498	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/30/13 S	16,971.7100	1.0000	0	16,972 *	16,972	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
07/31/13 S	54,892.4600	1.0000	0	54,892 *	54,892	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/01/13 S	163.2400	1.0000	0	163 *	163	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/02/13 B	0.8800	1.0000	0	-1 *	1	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/02/13 S	7,650.1400	1.0000	0	7,650 *	7,650	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/05/13 S	7,187.6600	1.0000	0	7,188 *	7,188	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/06/13 S	7,773.8100	1.0000	0	7,774 *	7,774	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/07/13 B	42,462.5800	1.0000	0	-42,463 *	42,463	0



## REPORTABLE TRANSACTIONS WORKSHEET

1/1/13 THROUGH 12/31/13

ACCOUNT 7949279

PAGE 124

## RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/08/13 S	22.4900	1.0000	0	22 *	22	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/08/13 S	6,591.5900	1.0000	0	6,592 *	6,592	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/09/13 B	2,917.5100	1.0000	0	-2,918 *	2,918	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/12/13 B	41,469.4100	1.0000	0	-41,469 *	41,469	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/13/13 S	8,318.7700	1.0000	0	8,319 *	8,319	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/14/13 S	9,366.3800	1.0000	0	9,366 *	9,366	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/15/13 B	46,976.4400	1.0000	0	-46,976 *	46,976	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/16/13 S	4,910.2600	1.0000	0	4,910 *	4,910	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/19/13 S	4,051.2900	1.0000	0	4,051 *	4,051	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/20/13 S	6,927.3300	1.0000	0	6,927 *	6,927	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/21/13 S	7,992.0200	1.0000	0	7,992 *	7,992	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/22/13 S	15,298.1500	1.0000	0	15,298 *	15,298	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/23/13 B	14,773.1700	1.0000	0	-14,773 *	14,773	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/26/13 S	5,520.6600	1.0000	0	5,521 *	5,521	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/27/13 S	13,816.5000	1.0000	0	13,817 *	13,817	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/28/13 B	8,406.0300	1.0000	0	-8,406 *	8,406	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/29/13 S	1,588.3900	1.0000	0	1,588 *	1,588	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
08/30/13 S	15,344.9400	1.0000	0	15,345 *	15,345	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/03/13 S	3,476.4200	1.0000	0	3,476 *	3,476	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/04/13 B	1.0500	1.0000	0	-1 *	1	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/04/13 S	7,686.4400	1.0000	0	7,686 *	7,686	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/05/13 S	7,553.9100	1.0000	0	7,554 *	7,554	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/06/13 B	39,943.4400	1.0000	0	-39,943 *	39,943	0



## REPORTABLE TRANSACTIONS WORKSHEET

1/1/13 THROUGH 12/31/13

ACCOUNT 7949279

PAGE 125

## RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/09/13 S	5,933.5000	1.0000		5,934 *	5,934	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/10/13 S	26.4800	1.0000		26 *	26	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/10/13 S	3,774.4800	1.0000		3,774 *	3,774	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/11/13 B	33,108.5600	1.0000		-33,109 *	33,109	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/12/13 S	2,738.9300	1.0000		2,739 *	2,739	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/13/13 S	3,202.0500	1.0000		3,202 *	3,202	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/16/13 B	95,163.3800	1.0000		-95,163 *	95,163	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/17/13 S	4,022.2900	1.0000		4,022 *	4,022	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/18/13 S	5,727.4700	1.0000		5,727 *	5,727	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/19/13 S	3,727.3100	1.0000		3,727 *	3,727	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/20/13 B	40,703.2600	1.0000		-40,703 *	40,703	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/23/13 B	16,311.3600	1.0000		-16,311 *	16,311	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/24/13 S	6,850.0400	1.0000		6,850 *	6,850	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/25/13 B	21,205.8800	1.0000		-21,206 *	21,206	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/26/13 S	11,432.1900	1.0000		11,432 *	11,432	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/27/13 B	23,469.0800	1.0000		-23,469 *	23,469	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
09/30/13 S	16,657.9200	1.0000		16,658 *	16,658	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/01/13 S	8,960.7800	1.0000		8,961 *	8,961	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/02/13 B	1.7300	1.0000		-2 *	2	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/02/13 B	3,398.9000	1.0000		-3,399 *	3,399	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/03/13 S	3,240.1400	1.0000		3,240 *	3,240	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/04/13 B	24,082.2000	1.0000		-24,082 *	24,082	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/07/13 B	43,176.3200	1.0000		-43,176 *	43,176	0



## REPORTABLE TRANSACTIONS WORKSHEET

1/1/13 THROUGH 12/31/13

ACCOUNT 7949279

PAGE 126

## RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/08/13 S	44.3500	1.0000	0	44 *	44	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/08/13 B	16,618.9400	1.0000	0	-16,619 *	16,619	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/09/13 S	4,201.4300	1.0000	0	4,201 *	4,201	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/10/13 S	4,024.4800	1.0000	0	4,024 *	4,024	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/11/13 S	2,094.7300	1.0000	0	2,095 *	2,095	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/15/13 B	43,922.9700	1.0000	0	-43,923 *	43,923	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/16/13 S	4,031.4500	1.0000	0	4,031 *	4,031	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/17/13 S	3,635.1100	1.0000	0	3,635 *	3,635	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/18/13 B	25,792.0800	1.0000	0	-25,792 *	25,792	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/21/13 S	4,723.2000	1.0000	0	4,723 *	4,723	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/22/13 B	40,763.7800	1.0000	0	-40,764 *	40,764	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/23/13 S	4,149.8500	1.0000	0	4,170 *	4,170	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/24/13 S	5,052.3600	1.0000	0	5,052 *	5,052	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/25/13 B	18,133.6200	1.0000	0	-18,134 *	18,134	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/28/13 S	3,290.5900	1.0000	0	3,291 *	3,291	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/29/13 S	9,961.6900	1.0000	0	9,962 *	9,962	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/30/13 S	7,705.1400	1.0000	0	7,705 *	7,705	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
10/31/13 S	42,029.8400	1.0000	0	42,030 *	42,030	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/01/13 B	24,202.2800	1.0000	0	-24,202 *	24,202	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/04/13 B	3,400	1.0000	0	-3 *	3	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/04/13 S	3,388.8700	1.0000	0	3,389 *	3,389	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/05/13 S	259.9100	1.0000	0	260 *	260	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/06/13 B	40,857.3800	1.0000	0	-40,857 *	40,857	0



## REPORTABLE TRANSACTIONS WORKSHEET

1/1/13 THROUGH 12/31/13

ACCOUNT 7949279

PAGE 127

## RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/07/13 B	4,401.0400	1.0000	0	-4,401 *	4,401	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/08/13 S	86.0700	1.0000	0	86 *	86	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/08/13 S	5,053.8100	1.0000	0	5,054 *	5,054	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/12/13 S	3,411.6600	1.0000	0	3,412 *	3,412	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/13/13 S	2,158.9300	1.0000	0	2,159 *	2,159	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/14/13 S	3,633.4500	1.0000	0	3,633 *	3,633	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/15/13 B	70,821.7400	1.0000	0	-70,822 *	70,822	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/18/13 B	18,163.6100	1.0000	0	-18,164 *	18,164	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/19/13 B	3,214.1300	1.0000	0	-3,214 *	3,214	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/20/13 S	3,485.1900	1.0000	0	3,485 *	3,485	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/21/13 S	3,967.0000	1.0000	0	3,967 *	3,967	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/22/13 B	36,713.6900	1.0000	0	-36,714 *	36,714	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/25/13 S	2,470.7100	1.0000	0	2,471 *	2,471	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/26/13 S	4,341.6600	1.0000	0	4,342 *	4,342	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/27/13 B	10,431.9400	1.0000	0	-10,432 *	10,432	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
11/29/13 B	4,055.7900	1.0000	0	-4,056 *	4,056	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/02/13 S	2,604.5200	1.0000	0	2,605 *	2,605	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/03/13 B	4,6200	1.0000	0	-5 *	5	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/03/13 S	1,988.6700	1.0000	0	1,989 *	1,989	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/04/13 S	1,845.0700	1.0000	0	1,845 *	1,845	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/05/13 S	7,146.8000	1.0000	0	7,147 *	7,147	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/06/13 B	43,453.3300	1.0000	0	-43,453 *	43,453	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/09/13 S	111.2000	1.0000	0	111 *	111	0



## REPORTABLE TRANSACTIONS WORKSHEET

1/1/13 THROUGH 12/31/13

ACCOUNT 7949279

RAILROAD EMPLOYEES NATIONAL FSA

PAGE 128

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/09/13 S	1,174.8500	1.0000	0	1,175 *	1,175	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/10/13 S	3,177.4900	1.0000	0	3,178 *	3,178	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/11/13 B	5,339.6200	1.0000	0	-5,340 *	5,340	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/12/13 S	2,703.7500	1.0000	0	2,704 *	2,704	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/13/13 B	25,411.1600	1.0000	0	-25,411 *	25,411	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/16/13 B	46,957.7200	1.0000	0	-46,958 *	46,958	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/17/13 B	22,578.3700	1.0000	0	-22,578 *	22,578	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/18/13 S	2,506.8200	1.0000	0	2,507 *	2,507	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/19/13 S	2,679.6400	1.0000	0	2,680 *	2,680	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/20/13 S	1,695.1400	1.0000	0	1,695 *	1,695	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/23/13 B	44,890.6900	1.0000	0	-44,891 *	44,891	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/24/13 S	3,708.0900	1.0000	0	3,708 *	3,708	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/26/13 S	4,141.4100	1.0000	0	4,141 *	4,141	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/27/13 S	1,482.5800	1.0000	0	1,483 *	1,483	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/30/13 B	6,778.7800	1.0000	0	-6,779 *	6,779	0
ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68						
12/31/13 B	31,751.3000	1.0000	0	-31,751 *	31,751	0
GRAND TOTAL			0	4,236.162	4,236.162	0

CATEGORY 2 - SERIES OF TRANSACTIONS WITH SAME BROKER EXCEEDS 5% OF VALUE

\*\*\* NO TRANSACTIONS QUALIFIED FOR THIS SECTION \*\*\*





## REPORTABLE TRANSACTIONS WORKSHEET

1/1/13 THROUGH 12/31/13

ACCOUNT 7949279

PAGE 129

## RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
ISSUE: 609068DF5 - FEDERATED TRSY OBLIG MM-I #68 FFS						
01/14/13 B	50,181.0200	1.0000		-50,181 *	50,181	
01/14/13 B	9,022.4700	1.0000		-9,022 *	9,022	
01/15/13 B	26,483.3100	1.0000		-26,483 *	26,483	
01/22/13 B	105,360.9500	1.0000		-105,361 *	105,361	
01/23/13 B	20,004.6200	1.0000		-20,005 *	20,005	
01/24/13 B	16,666.9400	1.0000		-16,667 *	16,667	
01/25/13 B	9,025.6300	1.0000		-9,026 *	9,026	
02/01/13 B	0.7900	1.0000		-1 *	1	
02/08/13 B	40,251.9600	1.0000		-40,252 *	40,252	
02/13/13 B	12,615.8000	1.0000		-12,616 *	12,616	
02/19/13 B	39,269.9100	1.0000		-39,270 *	39,270	
02/26/13 B	49,802.1700	1.0000		-49,802 *	49,802	
03/04/13 B	1.0400	1.0000		-1 *	1	
03/07/13 B	49,634.6800	1.0000		-49,635 *	49,635	
03/13/13 B	1,000.0000	1.0000		-1,000 *	1,000	
03/18/13 B	56,077.4000	1.0000		-56,077 *	56,077	
03/25/13 B	79,701.3000	1.0000		-79,701 *	79,701	
03/27/13 B	33,794.5600	1.0000		-33,795 *	33,795	
04/02/13 B	0.2600	1.0000		0 *	0	
04/03/13 B	92.5100	1.0000		-93 *	93	
04/04/13 B	5,246.2000	1.0000		-5,246 *	5,246	
04/05/13 B	8,517.0200	1.0000		-8,517 *	8,517	
04/08/13 B	49,526.3400	1.0000		-49,526 *	49,526	
SUB-TOTAL OF BUYS # 23				662,277	662,277	
01/17/13 S	1,127.2700	1.0000		1,127 *	1,127	0
01/18/13 S	1,877.8200	1.0000		1,878 *	1,878	0
01/28/13 S	1,431.3700	1.0000		1,431 *	1,431	0
01/29/13 S	6,068.4800	1.0000		6,068 *	6,068	0
01/30/13 S	10,177.4300	1.0000		10,177 *	10,177	0
01/31/13 S	4,779.8000	1.0000		4,780 *	4,780	0
02/01/13 S	5,390.1800	1.0000		5,390 *	5,390	0
02/04/13 S	10,944.1800	1.0000		10,944 *	10,944	0

RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
02/05/13 S	16,934.9300	1.0000	0	16,935 *	16,935	0
02/06/13 S	22,807.3700	1.0000	0	22,807 *	22,807	0
02/07/13 S	19,117.6200	1.0000	0	19,118 *	19,118	0
02/08/13 S	19,870	1.0000	0	20 *	20	0
02/11/13 S	13,567.5600	1.0000	0	13,568 *	13,568	0
02/12/13 S	6,838.5400	1.0000	0	6,839 *	6,839	0
02/14/13 S	28,615.2300	1.0000	0	28,615 *	28,615	0
02/15/13 S	18,857.3300	1.0000	0	18,857 *	18,857	0
02/20/13 S	22,688.8300	1.0000	0	22,689 *	22,689	0
02/21/13 S	29,739.5200	1.0000	0	29,740 *	29,740	0
02/22/13 S	17,058.6500	1.0000	0	17,059 *	17,059	0
02/25/13 S	24,541.4600	1.0000	0	24,541 *	24,541	0
02/26/13 S	40,254.8100	1.0000	0	40,255 *	40,255	0
02/27/13 S	9,236.1600	1.0000	0	9,236 *	9,236	0
02/28/13 S	29,188.0700	1.0000	0	29,188 *	29,188	0
03/01/13 S	17,895.7900	1.0000	0	17,896 *	17,896	0
03/04/13 S	8,606.8200	1.0000	0	8,607 *	8,607	0
03/05/13 S	10,032.6100	1.0000	0	10,033 *	10,033	0
03/08/13 S	31,110	1.0000	0	31 *	31	0
03/08/13 S	9,738.7400	1.0000	0	9,739 *	9,739	0
03/11/13 S	113.2700	1.0000	0	113 *	113	0
03/12/13 S	12,915.2400	1.0000	0	12,915 *	12,915	0
03/14/13 S	8,337.2200	1.0000	0	8,337 *	8,337	0
03/15/13 S	5,090.7900	1.0000	0	5,091 *	5,091	0
03/19/13 S	28,495.2900	1.0000	0	28,495 *	28,495	0
03/20/13 S	20,891.8200	1.0000	0	20,892 *	20,892	0
03/22/13 S	16,417.3600	1.0000	0	16,417 *	16,417	0
03/26/13 S	39,313.9300	1.0000	0	39,314 *	39,314	0
03/28/13 S	41,055.2400	1.0000	0	41,055 *	41,055	0
04/01/13 S	261.2000	1.0000	0	261 *	261	0
04/02/13 S	38,435.9000	1.0000	0	38,436 *	38,436	0
04/08/13 S	6.6200	1.0000	0	7 *	7	0
04/09/13 S	63,375.4500	1.0000	0	63,375 *	63,375	0
SUB-TOTAL OF SALES \$ 41				662,276	662,276	0
SUB-TOTAL				1,324,553	1,324,553	0

ISSUE: 60934N500 - FEDERATED TRSY OBLIGS MM-I #68

01/07/13 B	103.8600	1.0000	0	-104 *	104	
01/10/13 B	50,077.1600	1.0000	0	-50,077 *	50,077	
04/09/13 B	63,375.4500	1.0000	0	-63,375 *	63,375	
04/15/13 B	7.7000	1.0000	0	-8 *	8	
04/16/13 B	54,207.6200	1.0000	0	-54,208 *	54,208	



## REPORTABLE TRANSACTIONS WORKSHEET

1/1/13 THROUGH 12/31/13

ACCOUNT 794-9279

PAGE 131

## RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
04/18/13 B	6,841.1600	1.0000	0	-6,841 *	6,841	
04/22/13 B	39,478.2500	1.0000	0	-39,478 *	39,478	
04/29/13 B	25,947.9700	1.0000	0	-25,948 *	25,948	
04/30/13 B	186.2500	1.0000	0	-186 *	186	
05/02/13 B	0.2600	1.0000	0	0 *	0	
05/03/13 B	8,908.9400	1.0000	0	-8,909 *	8,909	
05/07/13 B	20,583.5800	1.0000	0	-20,584 *	20,584	
05/08/13 B	48,703.9700	1.0000	0	-48,704 *	48,704	
05/10/13 B	15,047.3600	1.0000	0	-15,047 *	15,047	
05/16/13 B	35,513.5500	1.0000	0	-35,514 *	35,514	
05/22/13 B	4,496.6400	1.0000	0	-4,497 *	4,497	
05/24/13 B	31,447.4500	1.0000	0	-31,447 *	31,447	
05/30/13 B	8,880.1700	1.0000	0	-8,880 *	8,880	
06/04/13 B	0.3600	1.0000	0	0 *	0	
06/07/13 B	39,059.1000	1.0000	0	-39,059 *	39,059	
06/11/13 B	6,484.4000	1.0000	0	-6,484 *	6,484	
06/14/13 B	11,556.6000	1.0000	0	-11,557 *	11,557	
06/18/13 B	48,109.3400	1.0000	0	-48,109 *	48,109	
06/21/13 B	43,506.0000	1.0000	0	-43,506 *	43,506	
06/25/13 B	38,995.8900	1.0000	0	-38,996 *	38,996	
07/02/13 B	0.4600	1.0000	0	0 *	0	
07/08/13 B	27,502.8300	1.0000	0	-27,503 *	27,503	
07/10/13 B	9,967.8000	1.0000	0	-9,968 *	9,968	
07/15/13 B	2,565.4500	1.0000	0	-2,565 *	2,565	
07/16/13 B	38,992.5100	1.0000	0	-38,993 *	38,993	
07/17/13 B	7,764.8700	1.0000	0	-7,765 *	7,765	
07/22/13 B	40,887.6200	1.0000	0	-40,888 *	40,888	
07/24/13 B	13,899.1100	1.0000	0	-13,899 *	13,899	
07/29/13 B	22,497.8300	1.0000	0	-22,498 *	22,498	
08/02/13 B	0.8800	1.0000	0	-1 *	1	
08/07/13 B	42,462.5800	1.0000	0	-42,463 *	42,463	
08/09/13 B	2,917.5100	1.0000	0	-2,918 *	2,918	
08/12/13 B	41,469.4100	1.0000	0	-41,469 *	41,469	
08/15/13 B	46,976.4400	1.0000	0	-46,976 *	46,976	
08/23/13 B	14,773.1700	1.0000	0	-14,773 *	14,773	
08/28/13 B	8,406.0300	1.0000	0	-8,406 *	8,406	
09/04/13 B	1.0500	1.0000	0	-1 *	1	
09/06/13 B	39,943.4400	1.0000	0	-39,943 *	39,943	
09/11/13 B	33,108.5600	1.0000	0	-33,109 *	33,109	
09/16/13 B	95,163.3800	1.0000	0	-95,163 *	95,163	
09/20/13 B	40,703.2600	1.0000	0	-40,703 *	40,703	
09/23/13 B	16,311.3600	1.0000	0	-16,311 *	16,311	
09/25/13 B	21,205.8800	1.0000	0	-21,206 *	21,206	
09/27/13 B	23,469.0800	1.0000	0	-23,469 *	23,469	
10/02/13 B	1.7300	1.0000	0	-2 *	2	
10/02/13 B	3,398.9000	1.0000	0	-3,399 *	3,399	



## REPORTABLE TRANSACTIONS WORKSHEET

1/1/13 THROUGH 12/31/13

ACCOUNT 7949279

PAGE 132

## RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
10/06/13 B	24,082.2000	1.0000	0	-24,082 *	24,082	
10/07/13 B	43,176.3200	1.0000	0	-43,176 *	43,176	
10/08/13 B	16,618.9400	1.0000	0	-16,619 *	16,619	
10/15/13 B	43,922.9700	1.0000	0	-43,923 *	43,923	
10/18/13 B	25,792.0800	1.0000	0	-25,792 *	25,792	
10/22/13 B	40,763.7800	1.0000	0	-40,764 *	40,764	
10/25/13 B	18,133.6200	1.0000	0	-18,134 *	18,134	
11/01/13 B	24,202.2800	1.0000	0	-24,202 *	24,202	
11/04/13 B	3,4000	1.0000	0	-3 *	3	
11/06/13 B	40,857.3800	1.0000	0	-40,857 *	40,857	
11/07/13 B	4,401.0400	1.0000	0	-4,401 *	4,401	
11/15/13 B	70,821.7400	1.0000	0	-70,822 *	70,822	
11/18/13 B	18,163.6100	1.0000	0	-18,164 *	18,164	
11/19/13 B	3,214.1300	1.0000	0	-3,214 *	3,214	
11/22/13 B	36,713.6900	1.0000	0	-36,714 *	36,714	
11/27/13 B	10,431.9400	1.0000	0	-10,432 *	10,432	
11/29/13 B	4,055.7900	1.0000	0	-4,056 *	4,056	
12/03/13 B	4,6200	1.0000	0	-5 *	5	
12/06/13 B	43,453.3300	1.0000	0	-43,453 *	43,453	
12/11/13 B	5,339.6200	1.0000	0	-5,340 *	5,340	
12/13/13 B	25,411.1600	1.0000	0	-25,411 *	25,411	
12/16/13 B	46,957.7200	1.0000	0	-46,958 *	46,958	
12/17/13 B	22,578.3700	1.0000	0	-22,578 *	22,578	
12/23/13 B	44,890.6900	1.0000	0	-44,891 *	44,891	
12/30/13 B	6,778.7800	1.0000	0	-6,779 *	6,779	
12/31/13 B	31,751.3000	1.0000	0	-31,751 *	31,751	
SUB-TOTAL OF BUYS \$ 77				1,848,430	1,848,430	
01/14/13 S	50,181.0200	1.0000	0	50,181 *	50,181	0
04/10/13 S	10,348.4100	1.0000	0	10,348 *	10,348	0
04/10/13 S	4,435.9300	1.0000	0	4,436 *	4,436	0
04/11/13 S	18,023.7700	1.0000	0	18,024 *	18,024	0
04/12/13 S	18,073.9700	1.0000	0	18,074 *	18,074	0
04/17/13 S	15,601.4000	1.0000	0	15,601 *	15,601	0
04/19/13 S	7,961.5600	1.0000	0	7,962 *	7,962	0
04/23/13 S	34,483.3100	1.0000	0	34,483 *	34,483	0
04/25/13 S	34,486.7300	1.0000	0	34,487 *	34,487	0
04/26/13 S	19,837.3600	1.0000	0	19,837 *	19,837	0
05/01/13 S	10,215.8700	1.0000	0	10,216 *	10,216	0
05/02/13 S	9,115.3900	1.0000	0	9,115 *	9,115	0
05/06/13 S	5,861.8700	1.0000	0	5,862 *	5,862	0
05/08/13 S	6,8900	1.0000	0	7 *	7	0
05/09/13 S	16,411.4200	1.0000	0	16,411 *	16,411	0
05/13/13 S	11,848.7800	1.0000	0	11,849 *	11,849	0
05/14/13 S	14,722.8300	1.0000	0	14,723 *	14,723	0



## REPORTABLE TRANSACTIONS WORKSHEET

1/1/13 THROUGH 12/31/13

ACCOUNT 7949279

RAILROAD EMPLOYEES NATIONAL FSA

PAGE 133

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
05/15/13 S	15,543.0200	1.0000	0	15,543 *	15,543	0
05/17/13 S	6,077.4500	1.0000	0	6,077 *	6,077	0
05/20/13 S	14,111.3600	1.0000	0	14,111 *	14,111	0
05/21/13 S	21,417.0000	1.0000	0	21,417 *	21,417	0
05/23/13 S	17,668.8500	1.0000	0	17,669 *	17,669	0
05/28/13 S	16,009.5000	1.0000	0	16,010 *	16,010	0
05/29/13 S	28,789.1000	1.0000	0	28,789 *	28,789	0
06/03/13 S	2,148.7800	1.0000	0	2,149 *	2,149	0
06/10/13 S	9.2300	1.0000	0	9 *	9	0
06/10/13 S	8,121.0700	1.0000	0	8,121 *	8,121	0
06/12/13 S	15,437.4800	1.0000	0	15,437 *	15,437	0
06/13/13 S	11,543.0800	1.0000	0	11,543 *	11,543	0
06/17/13 S	6,054.2300	1.0000	0	6,054 *	6,054	0
06/19/13 S	10,522.8000	1.0000	0	10,523 *	10,523	0
06/20/13 S	9,402.8800	1.0000	0	9,403 *	9,403	0
06/24/13 S	13,397.7100	1.0000	0	13,398 *	13,398	0
06/26/13 S	9,495.6500	1.0000	0	9,495 *	9,495	0
06/27/13 S	7,005.2100	1.0000	0	7,005 *	7,005	0
06/28/13 S	10,198.9700	1.0000	0	10,199 *	10,199	0
07/01/13 S	590.6200	1.0000	0	591 *	591	0
07/02/13 S	11,616.1500	1.0000	0	11,616 *	11,616	0
07/03/13 S	14,802.0900	1.0000	0	14,802 *	14,802	0
07/05/13 S	4,687.8100	1.0000	0	4,688 *	4,688	0
07/09/13 S	11.5900	1.0000	0	12 *	12	0
07/09/13 S	15,408.6300	1.0000	0	15,409 *	15,409	0
07/11/13 S	6,888.0200	1.0000	0	6,888 *	6,888	0
07/12/13 S	6,225.3800	1.0000	0	6,225 *	6,225	0
07/18/13 S	6,070.1500	1.0000	0	6,070 *	6,070	0
07/19/13 S	7,647.2900	1.0000	0	7,647 *	7,647	0
07/23/13 S	8,804.4000	1.0000	0	8,804 *	8,804	0
07/25/13 S	18,321.8100	1.0000	0	18,322 *	18,322	0
07/26/13 S	3,953.4000	1.0000	0	3,953 *	3,953	0
07/30/13 S	16,971.7100	1.0000	0	16,972 *	16,972	0
07/31/13 S	54,892.4600	1.0000	0	54,892 *	54,892	0
08/01/13 S	163.2400	1.0000	0	163 *	163	0
08/02/13 S	7,650.1400	1.0000	0	7,650 *	7,650	0
08/05/13 S	7,187.6600	1.0000	0	7,188 *	7,188	0
08/06/13 S	7,773.8100	1.0000	0	7,774 *	7,774	0
08/08/13 S	22.4900	1.0000	0	22 *	22	0
08/08/13 S	6,591.5900	1.0000	0	6,592 *	6,592	0
08/13/13 S	8,318.7700	1.0000	0	8,319 *	8,319	0
08/14/13 S	9,366.3800	1.0000	0	9,366 *	9,366	0
08/16/13 S	4,910.2600	1.0000	0	4,910 *	4,910	0
08/19/13 S	4,051.2900	1.0000	0	4,051 *	4,051	0
08/20/13 S	6,927.3300	1.0000	0	6,927 *	6,927	0
08/21/13 S	7,992.0200	1.0000	0	7,992 *	7,992	0



## REPORTABLE TRANSACTIONS WORKSHEET

1/1/13 THROUGH 12/31/13

ACCOUNT 7949279

PAGE 134

## RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
08/22/13 S	15,298.1500	1.0000		15,298 *	15,298	0
08/26/13 S	5,520.6600	1.0000		5,521 *	5,521	0
08/27/13 S	13,816.5000	1.0000		13,817 *	13,817	0
08/29/13 S	1,588.3900	1.0000		1,588 *	1,588	0
08/30/13 S	15,344.9400	1.0000		15,345 *	15,345	0
09/03/13 S	3,476.4200	1.0000		3,476 *	3,476	0
09/04/13 S	7,686.4400	1.0000		7,686 *	7,686	0
09/05/13 S	7,553.9100	1.0000		7,554 *	7,554	0
09/09/13 S	5,933.5000	1.0000		5,934 *	5,934	0
09/10/13 S	26.4800	1.0000		26 *	26	0
09/10/13 S	3,774.4800	1.0000		3,774 *	3,774	0
09/12/13 S	2,738.9300	1.0000		2,739 *	2,739	0
09/13/13 S	3,202.0500	1.0000		3,202 *	3,202	0
09/17/13 S	4,022.2900	1.0000		4,022 *	4,022	0
09/18/13 S	5,727.4700	1.0000		5,727 *	5,727	0
09/19/13 S	3,727.3100	1.0000		3,727 *	3,727	0
09/24/13 S	6,850.0400	1.0000		6,850 *	6,850	0
09/26/13 S	11,432.1900	1.0000		11,432 *	11,432	0
09/30/13 S	16,657.9200	1.0000		16,658 *	16,658	0
10/01/13 S	8,960.7800	1.0000		8,961 *	8,961	0
10/03/13 S	3,240.1400	1.0000		3,240 *	3,240	0
10/08/13 S	44.3500	1.0000		44 *	44	0
10/09/13 S	4,201.4300	1.0000		4,201 *	4,201	0
10/10/13 S	4,024.6800	1.0000		4,024 *	4,024	0
10/11/13 S	2,094.7300	1.0000		2,095 *	2,095	0
10/16/13 S	4,031.4500	1.0000		4,031 *	4,031	0
10/17/13 S	3,635.1100	1.0000		3,635 *	3,635	0
10/21/13 S	4,723.2000	1.0000		4,723 *	4,723	0
10/23/13 S	4,169.8500	1.0000		4,170 *	4,170	0
10/24/13 S	5,052.3600	1.0000		5,052 *	5,052	0
10/28/13 S	3,290.5900	1.0000		3,291 *	3,291	0
10/29/13 S	9,961.6900	1.0000		9,962 *	9,962	0
10/30/13 S	7,705.1400	1.0000		7,705 *	7,705	0
10/31/13 S	42,029.8400	1.0000		42,030 *	42,030	0
11/04/13 S	3,388.8700	1.0000		3,389 *	3,389	0
11/05/13 S	259.9100	1.0000		260 *	260	0
11/08/13 S	86.0700	1.0000		86 *	86	0
11/08/13 S	5,053.8100	1.0000		5,054 *	5,054	0
11/12/13 S	3,411.6600	1.0000		3,412 *	3,412	0
11/13/13 S	2,158.9300	1.0000		2,159 *	2,159	0
11/14/13 S	3,633.4500	1.0000		3,633 *	3,633	0
11/20/13 S	3,485.1900	1.0000		3,485 *	3,485	0
11/21/13 S	3,967.0000	1.0000		3,967 *	3,967	0
11/25/13 S	2,470.7100	1.0000		2,471 *	2,471	0
11/26/13 S	4,341.6600	1.0000		4,342 *	4,342	0
12/02/13 S	2,604.5200	1.0000		2,605 *	2,605	0



## REPORTABLE TRANSACTIONS WORKSHEET

1/1/13 THROUGH 12/31/13

ACCOUNT 7949279

PAGE 135

## RAILROAD EMPLOYEES NATIONAL FSA

DATE BOUGHT/SOLD	SHARES PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	ERISA COST	ERISA COST GAIN/LOSS
12/03/13 S	1,988.6700	1.0000	0	1,989 *	1,989	0
12/04/13 S	1,845.0700	1.0000	0	1,845 *	1,845	0
12/05/13 S	7,146.8000	1.0000	0	7,147 *	7,147	0
12/09/13 S	111.2000	1.0000	0	111 *	111	0
12/09/13 S	1,174.8500	1.0000	0	1,175 *	1,175	0
12/10/13 S	3,177.6900	1.0000	0	3,178 *	3,178	0
12/12/13 S	2,703.7500	1.0000	0	2,704 *	2,704	0
12/18/13 S	2,506.8200	1.0000	0	2,507 *	2,507	0
12/19/13 S	2,679.6400	1.0000	0	2,680 *	2,680	0
12/20/13 S	1,695.1400	1.0000	0	1,695 *	1,695	0
12/24/13 S	3,708.0900	1.0000	0	3,708 *	3,708	0
12/26/13 S	4,141.4100	1.0000	0	4,141 *	4,141	0
12/27/13 S	1,482.5800	1.0000	0	1,483 *	1,483	0
SUB-TOTAL OF SALES \$ 122				1,063,179	1,063,179	0
SUB-TOTAL				2,911,609	2,911,609	0
GRAND TOTAL				4,236,162	4,236,162	0

CATEGORY 4 - SINGLE TRANSACTION WITH ONE BROKER EXCEEDS 5% OF VALUE

\*\*\* NO TRANSACTIONS QUALIFIED FOR THIS SECTION \*\*\*

## FOOTNOTES

\* = SINGLE TRANSACTION IS 5% REPORTABLE  
B = BUY TRANSACTION  
S = SELL TRANSACTION  
R = REINVESTMENT TRANSACTION