Form 5500

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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.

OMB Nos. 1210-0110 1210-0089

2014

This Form is Open to Public Inspection

Part I		entification Information							
For cale	ndar plan year 2014 or fisca	al plan year beginning 01/01/2014		and ending 12/31/20)14				
A This	return/report is for:	a multiemployer plan;	a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or						
		a single-employer plan;	a DFE (spec	ify)					
B This	eturn/report is:	the first return/report;	the final retu	rn/report;					
		an amended return/report;	a short plan	year return/report (less than	12 months	s).			
C If the	plan is a collectively-barga	ined plan, check here	_			• []			
D Chec	k box if filing under:	∑ Form 5558;	automatic ex	tension;	the DF	FVC program;			
		special extension (enter description	n)						
Part	II Basic Plan Info	rmation—enter all requested informa	tion						
1a Nan CBERA	ne of plan PLAN C				1b	Three-digit plan number (PN) ▶	334		
					1c	Effective date of pl 11/01/1976	an		
	•	ess; include room or suite number (emp EES RETIREMENT ASSOCIATION	loyer, if for a single	-employer plan)	2b	Employer Identifica Number (EIN) 04-6035593	ation		
	GEWATER DRIVE				2c	Plan Sponsor's telenumber 781-551-8500	•		
NORWO	OOD, MA 02062				2d	2d Business code (see instructions) 522190			
Caution	: A penalty for the late or	incomplete filing of this return/report	t will be assessed	unless reasonable cause i	is establis	shed.			
		r penalties set forth in the instructions, I Il as the electronic version of this return							
SIGN	Filed with authorized/valid	electronic signature.	10/02/2015	G. KEVIN FOX					
HERE	Signature of plan admin	istrator	Date	Enter name of individual s	signing as	nlan administrator			
	Orginataro or piarr admini	inoti atoi	Bato	Enter name of marvadar	ngi iii g ao	piair administrator			
SIGN HERE	Filed with authorized/valid	electronic signature.	10/02/2015	G. KEVIN FOX					
	Signature of employer/p	olan sponsor	Date	Enter name of individual s	signing as	employer or plan sp	onsor		
SIGN HERE									
	Signature of DFE		Date	Enter name of individual s					
Prepare	's name (including firm nan	ne, if applicable) and address (include r	oom or suite numbe		reparer's foptional)	telephone number			

Form 5500 (2014) Page **2**

3a	Plan administrator's name and address Same as Plan Sponsor				3b Administr	ator's EIN 035593
10	DOPERATIVE BANKS EMPLOYEES RETIREMENT ASSOCIATION JE EDGEWATER DRIVE RWOOD, MA 02062	3c Administrator's telephone number 781-551-8500				
4	If the name and/or EIN of the plan sponsor has changed since the last return. EIN and the plan number from the last return/report:	/report filed fo	or this p	plan, enter the name,	4b EIN	
а	Sponsor's name				4c PN	
5	Total number of participants at the beginning of the plan year				5	3832
6	Number of participants as of the end of the plan year unless otherwise stated 6a(2) , 6b , 6c , and 6d).	d (welfare plai	ns com	plete only lines 6a(1),		
a(1) Total number of active participants at the beginning of the plan year				<mark>6a(1)</mark>	1446
a(2	7) Total number of active participants at the end of the plan year				6a(2)	1233
b	Retired or separated participants receiving benefits				6b	637
С	Other retired or separated participants entitled to future benefits				6с	1695
d	Subtotal. Add lines 6a(2), 6b, and 6c.				6d	3565
е	Deceased participants whose beneficiaries are receiving or are entitled to rec	ceive benefits	5		6e	81
f	Total. Add lines 6d and 6e.				6f	3646
g	Number of participants with account balances as of the end of the plan year (complete this item)				6g	C
h	Number of participants that terminated employment during the plan year with less than 100% vested				6h	29
7	Enter the total number of employers obligated to contribute to the plan (only r		<u>'</u>	, ,	•	
	If the plan provides pension benefits, enter the applicable pension feature con 1A 1D If the plan provides welfare benefits, enter the applicable welfare feature code.					
	Plan funding arrangement (check all that apply) (1) Insurance (2) Code section 412(e)(3) insurance contracts (3) X Trust (4) General assets of the sponsor	(1) (2) (3) (4)	×	Irrangement (check all the Insurance Code section 412(e)(3) Trust General assets of the section 412 (e)) insurance cont	
	Check all applicable boxes in 10a and 10b to indicate which schedules are at Pension Schedules (1) R (Retirement Plan Information) (2) MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	ttached, and, b Gener (1) (2) (3) (4)			rmation) mation – Small F ormation)	
	(3) SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(5) (6)	X	D (DFE/ParticipaG (Financial Trans	-	

Form 5500 (2014) Page **3**

Part III	Form M-1 Compliance Information (to be completed by welfare benefit plans)							
11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.)								
If "Yes" is checked, complete lines 11b and 11c.								
11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.)								
11c Enter the Receipt Confirmation Code for the 2014 Form M-1 annual report. If the plan was not required to file the 2014 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)								
Receipt Confirma	ation Code							

SCHEDULE SB (Form 5500)

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan **Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

File as an attachment to Form 5500 or 5500-SF.

OMB No. 1210-0110

2014

This Form is Open to Public Inspection

Fo	or calendar	plan y	ear 2014 d	or fiscal plan	year	beginning 0°	1/01/201	4		and end	ing 12/3	31/2014			
•	Round o	f amo	unts to ne	earest dollar.											
<u> </u>	Caution:	A pena	alty of \$1,0	000 will be as	sess	sed for late filing o	f this rep	ort unless reaso	nable ca	use is establish	ied.				
	Name of p									B Three-di	git			334	
CE	CBERA PLAN C									plan nun	nber (PN)	<u> </u>			
С	Plan spon	sor's n	ame as sh	own on line 2	2a of	Form 5500 or 550	00-SF			D Employer	Identifica	tion Numbe	er (EIN)	
C	OOPERAT	VE BA	NKS EMP	LOYEES RE	TIRE	EMENT ASSOCIA	TION				04-603	5593			
Е	Type of pla	n:	Single	Multiple-A	X	Multiple-B		F Prior year pla	n size:	100 or fewer	101-5	00 X Moi	re than	500	
P	Part I	Basic	Inform	ation											
1	Enter th	e valua	ation date:		Mon	nth <u>01</u> [Day01	1 Year _2	2014	_				_	
2	Assets:														
	a Marke	t value	e								2a			254492528	
	b Actua	rial val	ue								2b			254492528	
3	Funding	target	/participar	nt count break	kdow	/n			` '	Number of		ted Fundin	g	(3) Total Funding	
	2	4:			: ·		4		μαι	rticipants 673		arget 882224	176	Target 8822247	
	_	•	·			s receiving payme									
										1907		557182		5571829	
	_		•							1459		683026		6981562	
								j		4039		2122434	151	21375639	
4	If the pl	an is in	at-risk sta	atus, check th	e bo	x and complete li	nes (a) a	ınd (b)							
	a Fund	ng targ	get disrega	rding prescril	bed	at-risk assumptior	าร				4a				
						tions, but disrega ecutive years and					4b				
5											5	6.54%			
6											6	7156191			
Sta	atement by	Enro	lled Actua	nry							I.				
														assumption was applied in such other assumptions, in	
						nce under the plan.				<u> </u>					
	SIGN														
ŀ	HERE											09/1	1/2015	;	
				Signa	ature	e of actuary						Date	е		
DA	ANIEL S. A	TKINS	ON									14-0	06852		
				Type or p	rint r	name of actuary					Most	ecent enro	llment	number	
P-	SOLVE											781-	-373-69	900	
20	0 WEST S	TREET	г		Firm	name				Т	elephone	number (in	cludin	g area code)	
	ALTHAM, I														
				Add	dress	s of the firm				_					
If th	e actuary l	as not	fully refle	cted any regu	ılatio	n or ruling promul	gated ur	nder the statute	in comple	eting this sched	ule, checl	the box ar	nd see	П	
inat														<u> </u>	

2 - 1	
	2 - 1

Pa	rt II	Begin	ning of Year	Carryov	er and Pref	unding Ba	alances							
								(a)	Carryover balance	Э	(b) l	Prefundin	ng balar	nce
7		Ū	nning of prior year		•	`				0			3	262794
8			or use to offset pr	•	• .							0		
9	Amount remaining (line 7 minus line 8)												3	262794
10	Interest	on line 9	using prior year's	s actual ret	urn of <u>5.</u>	<u>47</u> %				0				178475
11	11 Prior year's excess contributions to be added to prefunding balance:													
	a Prese	ent value	of excess contrib	utions (line	38a from prior	year)							9	070964
			the excess, if an SB, using prior ye											576913
	b(2) In	iterest on	line 38b from pri	or year Sch	nedule SB, usin	g prior year's	actual							370313
			-											0
			at beginning of cui	. ,	•	· ·	-						9	647877
	d Portion	on of (c)	to be added to pre	efunding ba	lance								6	558731
12	Other re	eductions	in balances due	to elections	s or deemed ele	ections				0				0
13	Balance	e at begir	nning of current ye	ear (line 9 +	· line 10 + line	11d – line 12))			0			10	000000
Pa	art III	Fun	ding Percenta	ages										
14	Funding	target a	ttainment percent	age								14	114	4.37 %
			target attainmen									15	119	9.05 %
16											16	110	6.99 %	
17	4=									0.00 %				
Pá	art IV	Con	tributions an	d Liquid	ity Shortfal	ls								
18	Contrib	utions ma	ade to the plan for	the plan y	ear by employe	er(s) and emp	oloyees:							
(M	(a) Dat M-DD-Y		(b) Amount p employer		(c) Amount employ		(a) Da (MM-DD-				(c) Amount paid by employees			ру
07	/15/2015	5		10037320		0								
							Totals ►	18(b)	<u> </u>	10037320	18(c)			0
19		•	-			•			he beginning of th					
	_		allocated toward							19a				0
b Contributions made to avoid restrictions adjusted to valuation date									19b	0				
			allocated toward m			n for current y	ear adjusted	to valuatio	n date	. 19c				9345489
20		-	outions and liquidit	•									V- I	V N.
			_		-								Yes	X No
							-	-	manner?			······	Yes	No
	C If line	20a is "`	Yes," see instructi	ons and co										
		(1) 1s	st		(2) 2nd	ortfall as of er	iu oi quarter	or this pia	an year 3rd			(4) 4th		
		. ,	0		() =::•	0		(-/	0			. /	0	
				L										

Pa	rt V	Assumptio	ns Used to Determine	Funding Target and Targe	t Normal Cost						
21	Discou	nt rate:									
	a Seg	ment rates:	1st segment: 4.99%	2nd segment: 6.32 %	3rd segment: 6.99 %						
	b Appl	licable month (21b				0				
22	Weight	ted average ret	irement age			22				63	
23	Mortali	ty table(s) (see	e instructions)	escribed - combined X Pre	scribed - separate	Substitu	te				
Pa	rt VI	Miscellane	ous Items								
24				tuarial assumptions for the current	plan vear? If "Yes." see	instructions	regarding re	eauired			
		-							Yes	No	
25	Has a r	method change	e been made for the current pl	an year? If "Yes," see instructions	regarding required attac	chment			Yes	X No	
26	Is the p	olan required to	provide a Schedule of Active	Participants? If "Yes," see instruc	tions regarding required	attachment		X	Yes	No	
27	If the p	lan is subject t	o alternative funding rules, en	ter applicable code and see instruc	tions regarding	27					
	attachr	ment				. 21					
Pa	rt VII	Reconcilia	ation of Unpaid Minimu	um Required Contribution	s For Prior Years						
28	Unpaid	l minimum requ	uired contributions for all prior	years		28				0	
29	Discou (line 19	nted employer 9a)	contributions allocated toward	d unpaid minimum required contrib	utions from prior years	29				0	
30				ntributions (line 28 minus line 29)		30				0	
Pa	rt VIII	Minimum	Required Contribution	For Current Year		1					
31			nd excess assets (see instruct								
			•			31a				7156191	
			·	line 31a		31b				7156191	
32		zation installme	<u> </u>		Outstanding Bala		Installment				
-						0		0			
						0				0	
33				ter the date of the ruling letter grar	ting the approval						
) and the waived amount		33					
34	Total fu	unding requirer	ment before reflecting carryove	er/prefunding balances (lines 31a -	31b + 32a + 32b - 33)	34				0	
				Carryover balance	Prefunding bala	nce	To	otal bala	ance		
35			use to offset funding	0		0				0	
36	•					36				0	
37				ontribution for current year adjuste						0	
	(line 19	9c)				37				9345489	
_38			ess contributions for current ye			1 1					
-						. 38a				9345489	
-	b Porti	on included in	line 38a attributable to use of	prefunding and funding standard c	arryover balances	38b				0	
39			<u> </u>	ear (excess, if any, of line 36 over	•	. 39				0	
40	Unpaid			8		40				0	
Pa	t IX	Pension I	Funding Relief Under F	Pension Relief Act of 2010	(See Instructions)					
41	If an ele	ection was mad	de to use PRA 2010 funding re	elief for this plan:							
	a Sche	edule elected					2 plus 7 yea	ırs	15 y	years	
	b Eligib	ole plan year(s) for which the election in line	41a was made		200	8 2009	2010	П	2011	
42	Amoun	t of acceleratio	n adjustment			42					
				d over to future plan years		43					

SCHEDULE C (Form 5500)

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation Service Provider Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

File as an attachment to Form 5500.

OMB No. 1210-0110

2014

This Form is Open to Public Inspection.

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014	and ending 12/31/2014
A Name of plan CBERA PLAN C	B Three-digit plan number (PN) 334
C Plan sponsor's name as shown on line 2a of Form 5500 COOPERATIVE BANKS EMPLOYEES RETIREMENT ASSOCIATION	D Employer Identification Number (EIN) 04-6035593
Part I Service Provider Information (see instructions)	<u></u>
You must complete this Part, in accordance with the instructions, to report the information or more in total compensation (i.e., money or anything else of monetary value) in connect plan during the plan year. If a person received only eligible indirect compensation for wh answer line 1 but are not required to include that person when completing the remainder 1 Information on Persons Receiving Only Eligible Indirect Compens 2 Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of indirect compensation for which the plan received the required disclosures (see instruction)	tion with services rendered to the plan or the person's position with the ich the plan received the required disclosures, you are required to of this Part. ation f this Part because they received only eligible
b If you answered line 1a "Yes," enter the name and EIN or address of each person provide received only eligible indirect compensation. Complete as many entries as needed (see	ding the required disclosures for the service providers who
(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
	

Schedule C (Form 5500) 2014	Page 2- 1
(b) Enter name and EIN or address	s of person who provided you disclosures on eligible indirect compensation
(b) Enter name and EIN or address	s of person who provided you disclosures on eligible indirect compensation
(b) Enter name and EIN or address	s of person who provided you disclosures on eligible indirect compensation
(b) Enter name and EIN or address	s of person who provided you disclosures on eligible indirect compensation
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(b) Enter name and EIN or address	s of person who provided you disclosures on eligible indirect compensation
(b) Enter name and EIN or address	s of person who provided you disclosures on eligible indirect compensation

	Schedule C (Form 550	00) 2014				
-				Page 3 - 1		
answered	d "Yes" to line 1a above	e, complete as many value) in connection v	entries as needed to list ea with services rendered to th	r Indirect Compensation ich person receiving, directly on the plan or their position with the	indirectly, \$5,000 or more in	total compensation
COOP BA	NKS EMPLOYEES RE	``	(a) Enter name and EIN or	address (see instructions)		
04-603559		LI ASSN.				
(b) Service Code(s)	Relationship to employer, employer 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?	Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0	
14		526079	Yes No 🛚	Yes 📗 No 🛚	0	Yes No X
		((a) Enter name and EIN or	address (see instructions)		
WELLING 04-275554	TON TRUST COMPAN	IY, N.A.				
(b) Service Code(s)	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	
51		292975	Yes No 🛚	Yes No X	0	Yes No X
		((a) Enter name and EIN or	address (see instructions)		
BLACKRO	CK INSTITUTION TRU	JST CO				
94-311218	50					
(b) Service Code(s)	(c) Relationship to employer, employee	(d) Enter direct compensation paid	(e) Did service provider receive indirect	(f) Did indirect compensation include eligible indirect	(g) Enter total indirect compensation received by	(h) Did the service provider give you a

compensation? (sources other than plan or plan

sponsor)

Yes X No

compensation, for which the

plan received the required

disclosures?

Yes X No

service provider excluding

answered "Yes" to element (f). If none, enter -0-.

eligible indirect an amount or compensation for which you estimated amount?

formula instead of

Yes No X

by the plan. If none,

enter -0-.

200509

organization, or

person known to be a party-in-interest

21 24 28 50 51

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).						
		<u> </u>	a) Enter name and EIN or	address (see instructions)		
52-189311 ²	MARCH FINANCIAL N	IGMT., INC.				
(b) Service Code(s)	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?	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?
28		186074	Yes X No	Yes 🛛 No 🗌	0	Yes No X
		(a) Enter name and EIN or	address (see instructions)		
PANAGORA ASSET MANAGEMENT, INC. 04-3063840						
(b) Service Code(s)	Relationship to employer, employer, or ganization, 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?	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?
28 68		178220	Yes 🛛 No 🗌	Yes 🛛 No 🗌	0	Yes No X
(a) Enter name and EIN or address (see instructions)						
GRANTHAM, MAYO, VAN OTTERLOO & CO. 40 ROWES WHARF BOSTON, MA 02110						
(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?	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?
28		145942	Yes 🛛 No 🗌	Yes 🛛 No 🗌	0	Yes X No

				ch person receiving, directly or ne plan or their position with the		
		(a) Enter name and EIN or	address (see instructions)		
NEPC						
04-292733	9					
(b) Service Code(s)	Relationship to employer, employer 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?	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?
27		118152	Yes ☐ No 🛚	Yes No X	0	Yes No X
		(a) Enter name and EIN or	address (see instructions)		
56-247591	N INVESTMENT					
(b) Service Code(s)	Relationship to employer, employer 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?	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?
28		83388	Yes No 🛚	Yes No 🗵	0	Yes No X
		(a) Enter name and EIN or	address (see instructions)		
THE BANK 13-516038	OF NEW YORK MEL	LON				
(b) Service Code(s)	Relationship to employer, employee organization, or person known to be a party-in-interest	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?	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?
19		79407	Yes X No	Yes X No	0	Yes X No

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you

Schedule C (Form 5500)	2014
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Page 3 -	4	

answered	I "Yes" to line 1a above	e, complete as many	entries as needed to list ea	r Indirect Compensation the person receiving, directly or the plan or their position with the	indirectly, \$5,000 or more in t	total compensation
			(a) Enter name and EIN or	address (see instructions)		
P-SOLVE I	I.C.		a) Liner hame and Lin or	address (see instructions)		
1 OOLVE I						
04-351330	6					
(b) Service Code(s)	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?	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?
11		78300	Yes No 🛚	Yes No 🛚	0	Yes No X
		(a) Enter name and EIN or	address (see instructions)		
WOLF & C	OMPANY, P.C.		•	· · · · · · · · · · · · · · · · · · ·		
04-268988	T			40		
(b) Service Code(s)	Relationship to employer, employee organization, or person known to be a party-in-interest	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?	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?
10		39600	Yes No 🛚	Yes No 🗵	0	Yes No X
		(a) Enter name and EIN or	address (see instructions)		•
(b) Service Code(s)	Relationship to employer, employer 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?	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 No	Yes No No		Yes No

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compen or provides contract administrator, consulting, custodial, investment advisory, investment madvestions for (a) each source from whom the service provider received \$1,000 or more in incomprovider gave you a formula used to determine the indirect compensation instead of an amount many entries as needed to report the required information for each source.	anagement, broker, or recordkeepin direct compensation and (b) each s	g services, answer the following ource for whom the service
(a) Enter service provider name as it appears on line 2	(b) Service Codes	(c) Enter amount of indirect
	(see instructions)	compensation
(d) Enter name and EIN (address) of source of indirect compensation	formula used to determine	compensation, including any ethe service provider's eligibility 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		compensation, including any
		e the service provider's eligibility 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	formula used to determine	compensation, including any ethe service provider's eligibility the indirect compensation.

Page 5	5-
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Part II Service Providers Who Fail or Refuse to Provide Information					
		or who failed or refused to provide the information necessary to complete			
(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			
(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			
(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			
(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			
(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			
(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			

Page (6-
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_	4 15.		
Pa	rt III	Termination Information on Accountants and Enrolled	Actuaries (see instructions)
_	Name:	(complete as many entries as needed)	b EIN:
a c	Positio		D EIIN.
d	Addres		e Telephone:
u	Addres	S.	e relepriorie.
Fx	planation		
-/	p		
а	Name:		b ein:
C	Positio	n:	D EIIV.
d	Addres		e Telephone:
u	Addics	3.	С текрионе.
Ex	planation		
а	Name:		b EIN:
c	Positio	n·	The same same same same same same same sam
d	Addres		e Telephone:
-	,		- Total Principle
Ex	planation	:	
а	Name:		b EIN:
С	Positio	n:	
d	Addres		e Telephone:
Ex	planation	:	
а	Name:		b EIN:
С	Positio	n:	
d	Addres	s:	e Telephone:
Ex	planation	:	

SCHEDULE D (Form 5500)

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

File as an attachment to Form 5500.

OMB No. 1210-0110

2014

This Form is Open to Public Inspection.

	<u> </u>			
For calendar plan year 2014 or fiscal p	olan year beginning	01/01/2014 and	ending 12/31/2014	
A Name of plan			B Three-digit	
CBERA PLAN C			plan number (PN)	334
				,
C Plan or DFE sponsor's name as sho	own on line 2a of Form	5500	D Employer Identification Number	r (EIN)
COOPERATIVE BANKS EMPLOYEES	RETIREMENT ASSO	CIATION	04-6035593	
Part I Information on inter	ests in MTIAs, CC	Ts, PSAs, and 103-12 IEs (to be cor	npleted by plans and DFEs)	
(Complete as many	entries as needed	to report all interests in DFEs)		
a Name of MTIA, CCT, PSA, or 103-	12 IE: BLACKROCK	MONEY MARKET FUND		
b Name of sponsor of entity listed in	(a): BLACKROCK	INSTITUTIONAL TRUST CO., N.A.		
	d Entity	e Dollar value of interest in MTIA, CCT, P	SA or	
C EIN-PN 94-6450621-001	code	103-12 IE at end of year (see instruction		76
		,		
a Name of MTIA, CCT, PSA, or 103-	12 IE: PANAGORA G	GROUP TRUST RISK PARITY		
b Name of sponsor of entity listed in	(a): PANAGORA A	SSET MANAGEMENT, INC.		
	d Entity	e Dollar value of interest in MTIA, CCT, P	SA or	
C EIN-PN 04-3183235-004	d Entity E	103-12 IE at end of year (see instruction	· ·	47841881
a Name of MTIA, CCT, PSA, or 103-	10 IF. SYNTHETIC I	IS FIVED PATE 2022	·	
a Name of MTTA, CCT, PSA, of 103-				
b Name of sponsor of entity listed in	(a): BLACKROCK	INSTITUTIONAL TRUST CO., N.A.		
C EIN-PN 20-5690387-001	d Entity C	e Dollar value of interest in MTIA, CCT, P		4249735
C LINTIN COLOR	code	103-12 IE at end of year (see instruction	ns)	
a Name of MTIA, CCT, PSA, or 103-	12 IE: CIF OPPORTI	JNISTIC INV. ALLOCATION		
		TRUST COMPANY		
b Name of sponsor of entity listed in	(a):	TROOT COMPANY		
	d Entity C	e Dollar value of interest in MTIA, CCT, P	SA or	
C EIN-PN 04-2767481-076	d Entity C	103-12 IE at end of year (see instruction		25807175
2 Name of MTIA CCT DCA or 102	12 IF. LONG TERM	•	,	
a Name of MTIA, CCT, PSA, or 103-				
b Name of sponsor of entity listed in	(a): BLACKROCK	INSTITUTIONAL TRUST CO., N.A.		
	· ,			
C EIN-PN 94-3118550-001	d Entity C	e Dollar value of interest in MTIA, CCT, P	-	50185712
	code	103-12 IE at end of year (see instruction	15)	
a Name of MTIA, CCT, PSA, or 103-	12 IE: EB TEMPORA	RY INVESTMENT		
	THE BANK OF	NEW YORK MELLON		
b Name of sponsor of entity listed in	(a):			
C EIN-PN 25-6078093-023	d Entity C	e Dollar value of interest in MTIA, CCT, P	SA, or	3400161
C EIN-PN 25-00/0085-025	code	103-12 IE at end of year (see instruction		0 7 00101
a Name of MTIA, CCT, PSA, or 103-	12 IF: GMO MULTI-S	STRATEGY FUND		
2				
b Name of sponsor of entity listed in	(a):	MAYO, VAN OTTERLOO AND CO., LLC		
• FIN DN 01-0745910 001	d Entity E	e Dollar value of interest in MTIA, CCT, P	SA, or	6502158
C EIN-PN 01-0745810-001	code	103-12 IE at end of year (see instruction		0002100

a Name of MTIA, CCT, PSA, or 103	3-12 IE: TREASURY (JS 15 YR KEY RATE DURATION	
b Name of sponsor of entity listed in	n (a):	INSTITUTIONAL TRUST CO., N.A.	
C EIN-PN 45-3856099-001	d Entity C code	Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	2626911
a Name of MTIA, CCT, PSA, or 103	3-12 IE: TREASURY U	JS 20 YR KEY RATE DURATION	
b Name of sponsor of entity listed in	BLACKROCK n (a):	INSTITUTIONAL TRUST CO., N.A.	
C EIN-PN 45-3856189-001	d Entity C code	Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	5187449
a Name of MTIA, CCT, PSA, or 103	3-12 IE: TREASURY U	JS 25 YR KEY RATE DURATION	
b Name of sponsor of entity listed in	BLACKROCK	INSTITUTIONAL TRUST CO., N.A.	
C EIN-PN 45-3856224-001	d Entity C code	Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	13554509
a Name of MTIA, CCT, PSA, or 103	3-12 IE:		
b Name of sponsor of entity listed in	າ (a):		
C EIN-PN	d Entity code	Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103	3-12 IE:		
b Name of sponsor of entity listed in	າ (a):		
C EIN-PN	d Entity code	Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103	3-12 IE:		
b Name of sponsor of entity listed in	n (a):		
C EIN-PN	d Entity code	Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103	3-12 IE:		
b Name of sponsor of entity listed in			
C EIN-PN	d Entity code	Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103	3-12 IE:		
b Name of sponsor of entity listed in	n (a):		
C EIN-PN	d Entity code	Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103	3-12 IE:		
b Name of sponsor of entity listed in	າ (a):		
C EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103	3-12 IE:		
b Name of sponsor of entity listed in	n (a):		
C EIN-PN	d Entity	e Dollar value of interest in MTIA, CCT, PSA, or	

F	Part II	Information on Participating Plans (to be completed by DFEs) (Complete as many entries as needed to report all participating plans)	
а	Plan na		
b	Name o		C EIN-PN
а	Plan na	me	
b	Name o		C EIN-PN
а	Plan na	me	
b	Name o		C EIN-PN
а	Plan na	me	
b	Name o		C EIN-PN
а	Plan na	me	
b	Name o		C EIN-PN
а	Plan na	me	
b	Name of plan sp		C EIN-PN
а	Plan na	me	
b	Name o		C EIN-PN
а	Plan na	me	
b	Name o		C EIN-PN
а	Plan na	me	
b	Name o		C EIN-PN
а	Plan na	me	
b	Name o		C EIN-PN
а	Plan na	me	
b	Name o		C EIN-PN
а	Plan na	me	
b	Name o		C EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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).

File as an attachment to Form 5500.

OMB No. 1210-0110

2014

This Form is Open to Public Inspection

1 Grician Benefit Guaranty Corporation			
For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and	endir	ng 12/31/2014	
A Name of plan CBERA PLAN C	В	Three-digit plan number (PN)	334
C Plan sponsor's name as shown on line 2a of Form 5500	D	Employer Identification Numbe	r (EIN)
COOPERATIVE BANKS EMPLOYEES RETIREMENT ASSOCIATION		04-6035593	

1 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. Round off amounts to the nearest dollar. 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.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	6363965	6728103
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	637110	316338
C General investments: (1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	3811393
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	17637976	19247939
(5) Partnership/joint venture interests	1c(5)	10658149	10842955
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	0	0
(9) Value of interest in common/collective trusts	1c(9)	90709686	105011728
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	46399571	54344039
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	60734099	65434715
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	20011925	21313152

1d	Employer-related investments:		(a) Beginning of Year	(b) End of Year
	(1) Employer securities	1d(1)	0	0
	(2) Employer real property	1d(2)	0	0
е	Buildings and other property used in plan operation	1e	0	0
f	Total assets (add all amounts in lines 1a through 1e)	1f	253152481	287050362
	Liabilities			
g	Benefit claims payable	1g	0	0
h	Operating payables	1h	266300	310900
i	Acquisition indebtedness	1i	0	0
j	Other liabilities	1j	0	0
k	Total liabilities (add all amounts in lines 1g through1j)	1k	266300	310900
	Net Assets			
I	Net assets (subtract line 1k from line 1f)	11	252886181	286739462

Part II Income and Expense Statement

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
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	10037320	
(B) Participants	2a(1)(B)	0	
(C) Others (including rollovers)	2a(1)(C)	0	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2)	2a(3)		10037320
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	0	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		0
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	200460	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	0	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C)	2b(2)(D)		200460
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	7252258	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	7361606	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		-109348
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	a. (=) (=)	13536765	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		13536765

			(a)	Amount			(b)	Total		
	(6) Net investment gain (loss) from common/collective trusts	2b(6)						19	926645	
	(7) Net investment gain (loss) from pooled separate accounts	2b(7)							0	
	(8) Net investment gain (loss) from master trust investment accounts	2b(8)							0	
	(9) Net investment gain (loss) from 103-12 investment entities	2b(9)						7	311312	
	(10) Net investment gain (loss) from registered investment	2b(10)						2	000622	
_	companies (e.g., mutual funds)								980632 636651	
	Cother income									
d	Total income. Add all income amounts in column (b) and enter total	2d						47	285871	
	Expenses									
е	Benefit payment and payments to provide benefits:	- (1)								
	(1) Directly to participants or beneficiaries, including direct rollovers			145	93033					
	(2) To insurance carriers for the provision of benefits	2e(2)			0					
	(3) Other	2e(3)			0					
	(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)						14	593033	
f	Corrective distributions (see instructions)	2f							0	
g	Certain deemed distributions of participant loans (see instructions)	2g							0	
h	1 Interest expense	2h							0	
i	Administrative expenses: (1) Professional fees	2i(1)		1	17900					
	(2) Contract administrator fees	2i(2)		5	26079					
	(3) Investment advisory and management fees	2i(3)		10	87108					
	(4) Other	0:(4)		6	89673					
	(5) Total administrative expenses. Add lines 2i(1) through (4)	0:(5)						2	420760	
i	Total expenses. Add all expense amounts in column (b) and enter total							17	013793	
•	Net Income and Reconciliation									
k	Net income (loss). Subtract line 2j from line 2d	2k						30	272078	
ı	Transfers of assets:									
•	(1) To this plan	21(1)						4	401103	
		01(0)							819900	
	(2) From this plan									_
Pa	art III Accountant's Opinion									
	Complete lines 3a through 3c if the opinion of an independent qualified public	c accountant is atta	ached to th	nis Form 5	500. Comple	ete lir	e 3d if a	n opin	ion is n	ot
	attached.	1	'\							
а	The attached opinion of an independent qualified public accountant for this p	_ `	ions):							
_	(1) Unqualified (2) Qualified (3) Disclaimer (4	<u>′ ⊔</u>					.,			
	Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.1	03-8 and/or 103-12	2(d)?			<u> </u>	Yes	X	No	
С	Enter the name and EIN of the accountant (or accounting firm) below:		(2) =111 -							
	(1) Name: WOLF & COMPANY, P.C.		(2) EIN: 0	4-268988	3					
a	The opinion of an independent qualified public accountant is not attached to (1) This form is filed for a CCT, PSA, or MTIA. (2) It will be attached to the opinion of an independent qualified public accountant is not attached to the opinion of an independent qualified public accountant is not attached to the opinion of an independent qualified public accountant is not attached to the opinion of an independent qualified public accountant is not attached to the opinion of an independent qualified public accountant is not attached to the opinion of an independent qualified public accountant is not attached to the opinion of an independent qualified public accountant is not attached to the opinion of an independent qualified public accountant is not attached to the opinion of a transfer at the opinion o	pecause: tached to the next I	Form 5500	nurcuant	to 20 CEP 1	2520	104 50			
	(1) This folint is flied for a CC1, FSA, of WITIA. (2) It will be all	lacried to the flext i	1 01111 3300	puisuaiii	10 29 CFR 2	2320.	104-30.			
Pa	art IV Compliance Questions									
4	CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete lines 4j		es 4a, 4e, 4	lf, 4g, 4h,	4k, 4m, 4n,	or 5.				
	During the plan year:			Yes	No		Amo	ount		
а										
	period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any				X					_
L	until fully corrected. (See instructions and DOL's Voluntary Fiduciary Corre	σ ,	4a		^					0
b	Were any loans by the plan or fixed income obligations due the plan in det close of the plan year or classified during the year as uncollectible? Disreg secured by participant's account balance. (Attach Schedule G (Form 5500)	gard participant loa	ins							

4b

			Yes	No	Amou	unt
С	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.)	4c		X		0
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions	40				0
	reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X		0
е	Was this plan covered by a fidelity bond?	4e	Χ			500000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X		0
g	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?	4g		X		0
h	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?	4h		X		0
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X			
j	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.)	4j	X			
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4j 4k		X		
I	Has the plan failed to provide any benefit when due under the plan?	41		X		0
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X		
n	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	4n		X		
5a 5b	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 If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s)		s X No	Amoun		0
JD	transferred. (See instructions.)), luent	ily trie pia	11(5) to will	cii assets di liadii	mes were
	5b(1) Name of plan(s)		!	5b(2) EIN(s)	5b(3) PN(s)
CBE	RA PLAN A		04-6035	593		333
5с	If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERIS	A sect	ion 4021)?	? X	es No No	ot determined
Part	V Trust Information (optional)					
a N	ame of trust			6b ⊤r	ust's EIN	

SCHEDULE R (Form 5500)

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Retirement Plan Information

This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

File as an attachment to Form 5500.

OMB No. 1210-0110

2014

This Form is Open to Public Inspection.

	Pension Benefit Guaranty Corporation						
For	r calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and e	ending	12/31/20	14			
	Name of plan ERA PLAN C		ee-digit n number		334		
	Plan sponsor's name as shown on line 2a of Form 5500 OPERATIVE BANKS EMPLOYEES RETIREMENT ASSOCIATION		oloyer Ide 6035593	ntificatio	n Number (EIN)	
	art I Distributions						
All	references to distributions relate only to payments of benefits during the plan year.						
1	Total value of distributions paid in property other than in cash or the forms of property specified in the instructions		1				0
2	Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries dur payors who paid the greatest dollar amounts of benefits):	ring the yea	ır (if more	than two	o, enter EIN	ls of th	ne two
	EIN(s):13-5160382						
	Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.						
3	Number of participants (living or deceased) whose benefits were distributed in a single sum, during the year		3				288
P	Funding Information (If the plan is not subject to the minimum funding requirements of ERISA section 302, skip this Part)	of section o	of 412 of t	he Interr	nal Revenu	e Code	e or
4	Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?		,	Yes	X No		N/A
	If the plan is a defined benefit plan, go to line 8.		_		<u>—</u>	•	
5	If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Mon If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the relationship.	mainder of	,	edule.	Yea	r	
6	a Enter the minimum required contribution for this plan year (include any prior year accumulated fun deficiency not waived)	-	6a				0
	b Enter the amount contributed by the employer to the plan for this plan year		6b				0
	C Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)		6c				0
	If you completed line 6c, skip lines 8 and 9.	'					
7	Will the minimum funding amount reported on line 6c be met by the funding deadline?			Yes	☐ No		X N/A
8	If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or cauthority providing automatic approval for the change or a class ruling letter, does the plan sponsor or administrator agree with the change?	plan		Yes	☐ No		× N/A
Pa	art III Amendments						
9	If this is a defined benefit pension plan, were any amendments adopted during this plan						
	year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.	ease	Decrea	ise	Both	X	No
Pa	ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(skip this Part.	(e)(7) of the	Internal	Revenue	e Code,		
10	Were unallocated employer securities or proceeds from the sale of unallocated securities used to repa	ay any exer	npt loan?		. T	es	No
11	a Does the ESOP hold any preferred stock?				. Y	es	No
	b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a " (See instructions for definition of "back-to-back" loan.)				. T	es	No
12	Does the ESOP hold any stock that is not readily tradable on an established securities market?				. TY	es	No

Par	t V	Additional Information for Multiemployer Defined Benefit Pension Plans				
13		er the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in ars). See instructions. Complete as many entries as needed to report all applicable employers.				
-	а	Name of contributing employer				
	b	EIN C Dollar amount contributed by employer				
	d	Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month Day Year				
	e	Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).) (1) Contribution rate (in dollars and cents) (2) Base unit measure: Hourly Weekly Unit of production Other (specify):				
	a	Name of contributing employer				
	b	EIN C Dollar amount contributed by employer				
	d	Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month Day Year				
	е	Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).) (1) Contribution rate (in dollars and cents) (2) Base unit measure: Hourly Weekly Unit of production Other (specify):				
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14	Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:			
	a The current year	14a		
	b The plan year immediately preceding the current plan year	14b		
	C The second preceding plan year	14c		
15	Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to male employer contribution during the current plan year to:	ake an		
	a The corresponding number for the plan year immediately preceding the current plan year	15a		
	b The corresponding number for the second preceding plan year	15b		
16	Information with respect to any employers who withdrew from the plan during the preceding plan year:			
	a Enter the number of employers who withdrew during the preceding plan year	16a		
	b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b		
17	If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment.			
P	art VI Additional Information for Single-Employer and Multiemployer Defined Benefi	fit Pension Plans		
18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole of and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see in information to be included as an attachment	instructions regarding supplemental		
19	9 If the total number of participants is 1,000 or more, complete lines (a) through (c) a Enter the percentage of plan assets held as: Stock:59 % Investment-Grade Debt:36 % High-Yield Debt:0 % Real Estate:0 % Other:5 % b Provide the average duration of the combined investment-grade and high-yield debt:0-3 years3-6 years6-9 years9-12 years12-15 years15-18 years18-21 years21 years or more c What duration measure was used to calculate line 19(b)?			

Attachments listed below are currently being reviewed by the Department of Labor for sensitive personally identifiable information and cannot be publicly disclosed at this time:

Attachment Type	Quantity
SchAssetsHeld	1
OtherAttachment	3
FivePrcntTrans	1
ActiveParticipData	1
MBSBActuarySignature	1
PlanProvisions	1
AccountantOpinion	1
CSECParticipatingEmployer	1
ActrlAssmptnMthds	1
SchSBNonPrescribedActrlAssmptn	1