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March 12, 2015

Top Hat Plan Exemptions
Employee Benefits Security Administration
Room N-1513
U.S. Department of Labor
200 Constitution Ave., N.W.
Washington, DC 20210

RE: Andres O'Neil & Lowe Agency Deferred Compensation Plan
Top-Hat Plan Exemption

Gentlemen:

On behalf of Fishco, Inc., d/b/a Andres O'Neil & Lowe Agency (the "Agency"), we are filing this to claim the "top-hat plan" exemption from the reporting and disclosure requirements of Title I of ERISA for a new non-qualified deferred compensation plan which the Agency has established for a select group of its management and highly compensated employees.

As required by DOL Regulation section 2520.104-23, we advise you of the following information:

Name and Address of Employer: Fishco, Inc. d/b/a Andres O'Neil & Lowe Agency
227 N. Lynn Street
Bryan, OH 43506

Employer ID No.: 90-0757851

Name of Plan: Andres O'Neil & Lowe Agency Deferred Compensation Plan

Number of Plans: As of the date of this filing, the Agency maintains one non-qualified plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees. Two highly compensated management employees currently participate in the Deferred Compensation Plan.

Upon request, the Agency will provide copies of further documentation related to the Deferred Compensation Plan to the Department of Labor.

By filing this statement, the Agency should qualify for the exemption from the reporting and disclosure provisions of Title I of ERISA with respect to the Executive Deferred Compensation Plan.

Gallagher & Yosick, Ltd.

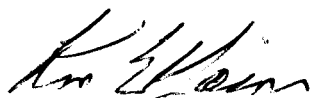
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In order to confirm receipt of this, please date-stamp and return the enclosed additional copy of this letter to us in the envelope provided.

Very truly yours,

GALLAGHER & YOSICK, LTD.



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KEY:lls

Enc.

cc: K. Morton, Andres O'Neil & Lowe Agency

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TO:

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