

### 2014 Auditor Independence Letter Target Companies

Company	Provide Full Disclosure (YES/NO)	2014 Disclosure Request Letter	UBC Holdings	Disclosure Items 2014 Proxy	Requested Disclosure not Included	Disclosure Items 2013 Proxy	New Disclosure in 2014	Outside Auditor
Abbott Laboratories	NO	YES (2nd Letter)	495,723	0	1,2,3,4,5,6	0	0	Ernst & Young LLP
Hewlett-Packard Company	NO	YES (2nd Letter)	418,165	0	1,2,3,4,5,6		0	Ernst & Young LLP
The Goodyear Tire & Rubber Company	NO	YES (2nd Letter)	47,945	0	1,2,3,4,5,6	0	0	PricewaterhouseCoopers LLP
United Technologies Corporation	NO	YES (2nd Letter)	218,010	0	1,2,3,4,5,6	0	0	PricewaterhouseCoopers LLP
QUALCOMM, Inc.	NO	YES	699,566	0	1,2,3,4,5,6	0	0	PricewaterhouseCoopers LLP
AmerisourceBergen Corp.	NO	YES	148,717	0	1,2,3,4,5,6	0	0	Ernst & Young LLP
Anadarko Petroleum Corporation	NO	YES	110,953	0	1,2,3,4,5,6	0	0	KPMG LLP
Chevron Corporation	NO	YES	722,229	0	1,2,3,4,5,6	0	0	PricewaterhouseCoopers LLP
Danaher Corporation	NO	YES	465,492	0	1,2,3,4,5,6	0	0	Ernst & Young LLP
Duke Energy Corp	NO	YES	118,900	0	1,2,3,4,5,6	0	0	Deloitte & Touche LLP
Google Inc	NO	YES	83,209	0	1,2,3,4,5,6	0	0	Ernst & Young LLP
Kohl's Corporation	NO	YES	356,836	0	1,2,3,4,5,6	0	0	Ernst & Young LLP
Praxair, Inc.	NO	YES	82,051	0	1,2,3,4,5,6	0	0	PricewaterhouseCoopers LLP
United Parcel Service, Inc.	NO	YES	119,118	0	1,2,3,4,5,6	0	0	Deloitte & Touche LLP
Automatic Data Processing	NO	YES	153,242	0	0	0	0	Deloitte & Touche LLP
Oracle Corporation	NO	YES	1,350,386	0	1,2,3,4,5,6	0	0	Ernst & Young LLP
Baxter International Inc.	NO	YES	??	1	2,3,4,5,6	1	0	PricewaterhouseCoopers LLP
Simon Property Group, Inc	NO	YES	96,654	1	2,3,4,5,6	0	1	Ernst & Young LLP
Starbucks Corporation	NO	YES	471,208	1	2,3,4,5,6	1	0	Deloitte & Touche LLP
Gilead Sciences, Inc.	NO	YES (See notes)	361,437	2	1,3,4,5,6	2	0	Ernst & Young LLP
AT&T Inc.	NO	YES (2nd Letter)	1,550,586	2	1,3,4,5,6	2	0	Ernst & Young LLP
Apple Inc.	NO	YES	275,181	2	1,3,4,5,6	0	2	Ernst & Young LLP

TJX Companies, Inc.	NO	YES	218,281	2	1,3,4,5,6	0	2	PricewaterhouseCoopers LLP
Twenty-First Century Fox Inc	NO	YES	115,570	2	1,3,4,5,6	2	0	Ernst & Young LLP
Colgate-Palmolive Company	NO	YES (See notes)	136,272	6	1,2,3,4,5	0	6	PricewaterhouseCoopers LLP
Occidental Petroleum Corporation	NO	YES (See notes)	253,233	1,2	3,4,5,6	1,2	0	KPMG LLP
Walgreen Company	NO	YES (See notes)	349,632	1,2	3,4,5,6	1,2	0	Deloitte & Touche LLP
M&T Bank Corporation	NO	YES	87,904	1,2	3,4,5,6	0	1,2	PricewaterhouseCoopers LLP
Safeway Inc.	NO	YES (See notes)	249,660	1,2	3,4,5,6	1,2	0	Deloitte & Touche LLP
Murphy Oil Corporation	NO	YES	265,423	1,2,3	4,5,6	0	1,2,3	KPMG LLP
UnitedHealth Group Inc.	NO	YES (See notes)	548,242	1,2,3,4,5	6	4	1,2,3,5	Deloitte & Touche LLP
McDonald's Corporation	NO	YES	369,370	1,2,3,4,5,6		1	2,3,4,5,6	Ernst & Young LLP
American Express Company	NO	YES (See notes)	584,468	1,2,3,4,5,6	0	2,4	1,3,5,6	PricewaterhouseCoopers LLP
Fifth Third Bancorp	NO	YES (See notes)	833,410	1,2,3,4,5,6	0	1	2,3,4,5,6	Deloitte & Touche LLP
Fiserv, Inc.	NO	YES (See notes)	172,216	1,2,3,4,5,6		1	2,3,4,5,6	Deloitte & Touche LLP
Marathon Oil Corporation	NO	YES (2nd Letter)	539,596	1,2,3,4,5,6	0	1,2,6	3,4,5	PricewaterhouseCoopers LLP
BlackRock, Inc.	NO	YES	50,199	1,2,3,4,5,6	0	0	1,2,3,4,5,6	Deloitte & Touche LLP
CVS Caremark Corporation	NO	YES	827,107	1,2,3,4,5,6	0	1	2,3,4,5,6	Ernst & Young LLP
International Paper Company	NO	YES	155,058	1,2,3,4,5,6	0	0	1,2,3,4,5,6	Deloitte & Touche LLP
Morgan Stanley	NO	YES	536,153	1,2,3,4,5,6	0	0	1,2,3,4,5,6	Deloitte & Touche LLP
PNC Financial Services Group Inc	NO	YES	174,608	1,2,3,4,5,6	0	1	2,3,4,5,6	PricewaterhouseCoopers LLP
SunTrust Banks, Inc.	NO	YES	276,672	1,2,3,4,5,6	0	0	1,2,3,4,5,6	Ernst & Young LLP
Tenet Healthcare Corp	NO	YES	38,414	1,2,3,4,5,6	0	0	1,2,3,4,5,6	Deloitte & Touche LLP
Thermo Fisher Scientific Inc.	NO	YES	169,072	1,2,3,4,5,6	0	0	1,2,3,4,5,6	PricewaterhouseCoopers LLP
Time Warner Inc	NO	YES	348,955	1,2,3,4,5,6	0	0	1,2,3,4,5,6	Ernst & Young LLP
Best Buy Co., Inc.	NO	YES	258,789	1,2,3,4,5,6	0	0	1,2,3,4,5,6	Deloitte & Touche LLP
eBay Inc	NO	YES	385,159	1,2,3,4,5,6	0	2	1,3,4,5,6	PricewaterhouseCoopers LLP
Cardinal Health Inc	NO	YES	152,801	1,2,3,5	4,6	0	1,2,3,5	Ernst & Young LLP

Metlife Inc	NO	YES (2nd Letter)	580,572	1,2,3,5,6	4	1,5	2,3,6	Deloitte & Touche LLP
Bank of New York Mellon Corporation	NO	YES	678,850	1,2,3,5,6	4	0	1,2,3,5,6	KPMG LLP
KeyCorp	NO	YES	679,586	1,2,3,5,6	4	0	1,2,3,5,6	Ernst & Young LLP
Halliburton Company	NO	YES (See notes)	456,526	1,2,4,5,6	3	0	1,2,4,5,6	KPMG LLP
Health Care REIT, Inc.	NO	YES (See notes)	153,265	1,2,4,5,6	3	2	1,4,5,6	Ernst & Young LLP
Lowe's Companies, Inc.	NO	YES (See notes)	236,288	1,2,4,5,6	3	2	1,4,5,6	Deloitte & Touche LLP
T. Rowe Price Group, Inc.	NO	YES (See notes)	57,895	1,2,4,5,6	3	2	1,4,5,6	KPMG LLP
Amazon.com, Inc.	NO	YES	115,904	1,2,4,5,6	3	1,4*	2,5,6	Ernst & Young LLP
Texas Instruments Incorporated	NO	YES	364,910	1,2,4,5,6	3	0	1,2,4,5,6	Ernst & Young LLP
Biogen Idec Inc	NO	YES	71,746	1,2,4,5,6	3	1	2,4,5,6	PricewaterhouseCoopers LLP
EOG Resources Inc	NO	YES	93,313	1,2,4,6	3,5	0	1,2,4,6	Deloitte & Touche LLP
Prudential Financial Inc	NO	YES (2nd Letter)	177,087	1,2,5	3,4,6	1,2	5	PricewaterhouseCoopers LLP
Comcast Corporation	NO	YES	877,200	1,2,5	3,4,6	0	1,2,5	Deloitte & Touche LLP
Interpublic Group of Companies Inc	NO	YES (See notes)	137,051	1,2,5,6	3,4	2	1,5,6	PricewaterhouseCoopers LLP
State Street Corporation	NO	YES (See notes)	287,975	1,2,5,6	3,4	1,2	5,6	Ernst & Young LLP
3M Co	NO	YES	189,856	1,2,5,6	3,4	0	1,2,5,6	PricewaterhouseCoopers LLP
Capital One Financial Corp.	NO	YES	310,000	1,2,5,6	3,4	0	1,2,5,6	Ernst & Young LLP
Home Depot, Inc.	NO	YES	453,855	1,2,5,6	3,4	0	1,2,5,6	KPMG LLP
Merck & Co., Inc.	NO	YES	1,108,260	1,2,5,6	3,4	2,6	1,5	PricewaterhouseCoopers LLP
Target Corporation	NO	YES	260,261	1,2,5,6	3,4	0	1,2,5,6	Ernst & Young LLP
Dollar General Corp.	NO	YES (See notes)	100,233	1,2,6	3,4,5	2	1,6	Ernst & Young LLP
Wal-Mart Stores, Inc.	NO	YES (See notes)	319,375	1,2,6	3,4,5	1,2	6	Ernst & Young LLP
General Electric Company	NO	YES (2nd Letter)	3,114,322	1,2,6	3,4,5	1,6	2	KPMG LLP
Mastercard Inc	NO	YES	142,884	1,2,6	3,4,5	2	1,6	PricewaterhouseCoopers LLP
Dow Chemical Company	NO	YES	479,783	1,3,4	2,5,6	0	1,3,4	Deloitte & Touche LLP
Priceline.com Inc	NO	YES (See notes)	127,375	1,3,4,5,6	2	0	1,3,4,5,6	Deloitte & Touche LLP

Altria Group Inc	NO	YES	411,116	1,3,4,5,6	2	0	1,3,4,5,6	PricewaterhouseCoopers LLP
Nike Inc	NO	YES (2nd Letter)	231,738	1,3,4,5,6	2	0	1,3,4,5,6	PricewaterhouseCoopers LLP
Procter & Gamble Company	NO	YES	383,805	1,3,4,5,6	2	0	1,3,4,5,6	Deloitte & Touche LLP
Johnson & Johnson	NO	YES (2nd Letter)	784,419	1,3,4,5,6	2	0	1,3,4,5,6	PricewaterhouseCoopers LLP
Eli Lilly & Co.	NO	YES (2nd Letter)	443,516	1,4,5,6	2,3	6	1,4,5	Ernst & Young LLP
American International Group Inc	NO	YES	465,454	1,5	2,3,4,6	0	1,5	PricewaterhouseCoopers LLP
Bank of America Corp	NO	YES (2nd Letter)	2,306,396	1,5,6	2,3,4	1,5,6	0	PricewaterhouseCoopers LLP
EMC Corporation	NO	YES	1,156,445	1,5,6	2,3,4	1,6	5	PricewaterhouseCoopers LLP
JPMorgan Chase & Co.	NO	YES	1,716,183	1,5,6	2,3,4	0	1,5,6	PricewaterhouseCoopers LLP
Honeywell International Inc.	NO	YES (2nd Letter)	330,127	1,6	2,3,4,5	0	1,6	PricewaterhouseCoopers LLP
International Business Machines Corp.	NO	YES (2nd Letter)	230,023	1,6	2,3,4,5	1,6	0	PricewaterhouseCoopers LLP
The Boeing Company	NO	YES (2nd Letter)	229,912	1,6	2,3,4,5	1,6	0	Deloitte & Touche LLP
E I Du Pont De Nemours And Co	NO	YES (2nd Letter)	230,361	2,4,5,6	1,3	2,5,6	4	PricewaterhouseCoopers LLP
Amgen, Inc.	NO	YES	388,308	2,4,6	1,3,5	2	4,6	Ernst & Young LLP
FedEx Corporation	NO	YES	57,444	2,6	1,3,4,5	0	2,6	Ernst & Young LLP
Cisco Systems, Inc.	NO	YES (See notes)	2,565,750			0		PricewaterhouseCoopers LLP
Costco Wholesale Corporation	NO	YES (See notes)	181,110			2		KPMG LLP
Emerson Electric Co.	NO	YES	224,396			0		KPMG LLP
Johnson Controls Inc	NO	YES	168,406			0		PricewaterhouseCoopers LLP
Microsoft Corporation	NO	YES	2,429,803			6		Deloitte & Touche LLP
The Walt Disney Company	NO	YES	461,182			0		PricewaterhouseCoopers LLP

<p>(1) Board Audit Committee is directly responsible for the appointment, compensation, retention and oversight of the independent external audit firm. The Audit Committee has appointed the audit firm name as the corporation's independent external auditor.</p>	<p>(2) Date of initial retention of the audit firm.</p>	<p>(3) Audit Committee is responsible for the audit fee negotiations associated with the retention of the audit firm.</p>	<p>(4) In order to assure continuing auditor independence, the Audit Committee periodically considers whether there should be a regular rotation of the independent external audit firm.</p>	<p>(5) Further, in conjunction with the mandated rotation of the audit firm's lead engagement partner, the Audit Committee and its chairperson are directly involved in the selection of [audit firm]'s new lead engagement partner.</p>	<p>(6) The members of the Audit Committee and the Board believe that the continued retention of [audit firm name] to serve as the Company's independent external auditor is in the best interests of the Company and its investors.</p>
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