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), 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

2009

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan; or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [ ] an amended return/report;
- [ ] 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:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 10/01/1987

2a Plan sponsor's name and address (employer, if for a single-employer plan)
(Address should include room or suite no.)
THE FORT MILLER GROUP, INC.

P. O. BOX 98
SCHUYLERVILLE, NY 12871

2b Employer Identification Number (EIN)
14-1459087

2c Sponsor's telephone number
518-695-5000

2d Business code (see instructions)
551112

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.

SIGN HERE	Filed with authorized/valid electronic signature.	10/11/2010	RICHARD E. SCHUMAKER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address (if same as plan sponsor, enter "Same")
THE FORT MILLER GROUP, INC.

P. O. BOX 98
SCHUYLERVILLE, NY 12871

3b Administrator's EIN
14-1459087

3c Administrator's telephone number
518-695-5000

4 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:
a Sponsor's name

4b EIN

4c PN

5	Total number of participants at the beginning of the plan year	**5**	359
6	Number of participants as of the end of the plan year (welfare plans complete only lines **6a, 6b, 6c,** and **6d**).		
a	Active participants	**6a**	334
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	48
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	382
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	0
f	Total. Add lines **6d** and **6e**	**6f**	382
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	371
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	12
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
2E 2F 2G 2J 2K 3D 3H 2T

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

9a 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

9b Plan benefit arrangement (check all that apply)

(1)		Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		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)

a Pension Schedules

(1)	X	**R** (Retirement Plan Information)
(2)		**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)		**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1)	X	**H** (Financial Information)
(2)		**I** (Financial Information – Small Plan)
(3)		**A** (Insurance Information)
(4)	X	**C** (Service Provider Information)
(5)	X	**D** (DFE/Participating Plan Information)
(6)		**G** (Financial Transaction Schedules)

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2009** **This Form is Open to Public Inspection.**

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
THE FORT MILLER GROUP, INC.

D Employer Identification Number (EIN)
14-1459087

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).. . . . . [X] 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

HARTFORD RETIREMENT SERVICES, LLC

26-1589907

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

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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)

BANK OF AMERICA, NA

94-1687665

(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?
15 19 25 28 37 50 52 59 60 62 63 64	0	22767	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

(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 [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

(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 [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

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

(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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN;
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN;
c Position:	
d Address:	**e** Telephone:

Explanation:

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

2009

This Form is Open to Public Inspection.

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
THE FORT MILLER GROUP, INC.

D Employer Identification Number (EIN)
14-1459087

Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed 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: STABLE ASSET FUND

b Name of sponsor of entity listed in (a): BANK OF AMERICA, N.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)
22-6459529-001	C	2326734

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (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 103-12 IE:

b Name of sponsor of entity listed in (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 103-12 IE:

b Name of sponsor of entity listed in (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 103-12 IE:

b Name of sponsor of entity listed in (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 103-12 IE:

b Name of sponsor of entity listed in (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 103-12 IE:

b Name of sponsor of entity listed in (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 103-12 IE:

b Name of sponsor of entity listed in (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 103-12 IE:

b Name of sponsor of entity listed in (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 103-12 IE:

b Name of sponsor of entity listed in (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 103-12 IE:

b Name of sponsor of entity listed in (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 103-12 IE:

b Name of sponsor of entity listed in (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 103-12 IE:

b Name of sponsor of entity listed in (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 103-12 IE:

b Name of sponsor of entity listed in (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 103-12 IE:

b Name of sponsor of entity listed in (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 103-12 IE:

b Name of sponsor of entity listed in (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 103-12 IE:

b Name of sponsor of entity listed in (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)

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

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a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

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b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**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

2009

This Form is Open to Public Inspection

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
THE FORT MILLER GROUP, INC.

D Employer Identification Number (EIN)
14-1459087

Part I Asset and Liability Statement

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		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	447037	571275
(9) Value of interest in common/collective trusts	1c(9)	1927023	2326734
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	12398225	16858496
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	14772285	19756505
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	14772285	19756505

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
a Contributions:			
(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	816614	
(B) Participants	2a(1)(B)	1138539	
(C) Others (including rollovers)	2a(1)(C)	42656	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1997809
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	22186	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		22186
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	248299	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		248299
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0

		(a) Amount	(b) Total
2b (5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0
(6) Net investment gain (loss) from common/collective trusts	2b(6)		62603
(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)		3780616
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		6111513
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1103487	
(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)		1103487
f Corrective distributions (see instructions)	2f		1039
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)	9254	
(3) Investment advisory and management fees	2i(3)	13513	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		22767
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1127293
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		4984220
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) [X] Disclaimer (4) [ ] Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? [X] Yes [ ] No

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

(1) Name: TEAL BECKER & CHIARAMONTE, CPAS, PC (2) EIN: 14-1624930

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 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete 4j and 4l. MTIAs also do not complete 4l.

During the plan year:

		Yes	No	Amount
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.)	4a		X	
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.)	4b		X	
c	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	
d	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.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		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	
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	
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	
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?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
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			

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)

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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

2009

This Form is Open to Public Inspection.

For calendar plan year 2009 or fiscal plan year beginning 01/01/2009 and ending 12/31/2009

A Name of plan
THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
THE FORT MILLER GROUP, INC.

D Employer Identification Number (EIN)
14-1459087

Part 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 during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 06-0974148

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 plan year. **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section of 412 of the Internal Revenue Code or ERISA section 302, skip this Part)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

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:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

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**

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** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part 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(es). If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

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 _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 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 _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 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 _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 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 _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 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 _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 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 _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 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 _____

e Contribution rate information *(If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete items 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

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 make an employer contribution during the current plan year to:

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 item 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. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit 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 or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete items (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate item 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

THE FORT MILLER GROUP
INCENTIVE SAVINGS PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2009

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TEAL
BECKER
& CHIARAMONTE
CPAs, P.C.

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518-456-6663 / FAX 518-456-3975
www.tbccpa.com

To The Board Of Trustees Of
The Fort Miller Group Incentive Savings Plan
Schuylerville, New York

Independent Auditors' Report

We were engaged to audit the financial statements of The Fort Miller Group Incentive Savings Plan as of December 31, 2009 and 2008 and for the years then ended, and the supplemental schedule for the year ended December 31, 2009 as listed in the accompanying index. These financial statements and schedule are the responsibility of the Plan's management.

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 4, which was certified by Bank of America, the Trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan Administrator that the Trustee holds the Plan's investment assets and executed investment transactions. The Plan Administrator has obtained certification from the Trustee as of and for the years ended December 31, 2009 and 2008, that the information provided to the Plan Administrator by the Trustee is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and schedule taken as a whole. The form and content of the information included in the financial statements and schedule, 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.

Teal, Becker and Chiaramonte, CPA's, PC

Albany, New York
October 5, 2010

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Statements Of Net Assets Available For Benefits

December 31

Assets

	2009	2008
Assets:		
Investments at fair value (Notes 3 and 4):		
Investments	$19,175,640	$14,246,516
Participant loans	571,275	447,037
Total investments at fair value	19,746,915	14,693,553
Net assets reflecting all investments at fair value	19,746,915	14,693,553
Adjustment from fair value to contract value for fully benefit-responsive investment contracts	9,590	78,732
Net Assets Available For Benefits	$19,756,505	$14,772,285

See independent auditors' report
The accompanying notes are an integral part of these financial statements

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Statements Of Changes In Net Assets Available For Benefits

For The Year Ended December 31

	2009	2008
Additions (reductions) to net assets attributed to:		
Investment income (loss):		
Net appreciation (depreciation) in fair value of investments (Note 4)	$ 3,780,616	$ (8,000,936)
Investment income	333,088	746,690
Total investment income (loss)	4,113,704	(7,254,246)
Contributions:		
Participants	1,138,539	1,115,695
Employer	816,614	773,582
Rollovers	42,655	41,601
Total contributions	1,997,808	1,930,878
Total additions (reductions)	6,111,512	(5,323,368)
Deductions from net assets attributed to:		
Benefits paid to participants	1,104,526	1,079,239
Administrative expenses	22,766	16,392
Total deductions	1,127,292	1,095,631
Net increase (decrease) in net assets available for benefits	4,984,220	(6,418,999)
Net assets available for benefits - beginning	14,772,285	21,191,284
Net Assets Available For Benefits - Ending	$19,756,505	$14,772,285

See independent auditors' report
The accompanying notes are an integral part of these financial statements

Note 1: Description Of Plan

The following description of The Fort Miller Group Incentive Savings Plan (the Plan) provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General - The Plan was established in October 1987, and is a defined contribution plan covering substantially all full-time non-union employees of The Fort Miller Group, Inc. (the Company), its subsidiaries, and affiliates. Individuals are eligible to participate following completion of six months of service and reaching 18 years of age. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Funding policy - Participants may contribute up to 40% of their annual compensation as defined by the Plan on a before-tax basis subject to the maximum amount allowed by Internal Revenue Code limitations. Effective January 1, 2002, eligible employees who have attained age 50 before the close of the Plan year shall be eligible to make catch-up contributions in accordance with Internal Revenue Code provisions. Participants may also contribute amounts representing distributions from other qualified plans.

The Company may make a discretionary matching contribution each year to the Plan equal to a percentage of the amount of participant contributions. In making the contribution, only participant contributions up to 10% of a participant's compensation shall be considered. An additional discretionary amount determined each year by the Company may be contributed after any discretionary matching contributions. All contributions are subject to Internal Revenue Code limitations.

Participant accounts - Each participant's account is credited with the participant's contribution and allocation of (1) the Company's discretionary contributions, (2) earnings or losses of the Plan, and (3) forfeitures of terminated participants' nonvested accounts. Allocations of company discretionary contributions and forfeitures are based on the participants' qualified compensation. Earnings (or losses) are allocated based on participant account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account. Investments are chosen by the participant from a limited number of investment vehicles.

Vesting - Participants are immediately vested in their voluntary contributions and allocated investment earnings. Upon the attainment of three years of service, participants become fully vested in company discretionary contributions. Under the terms of the Plan, a year of service for vesting purposes is defined as 1,000 hours of service during any plan year. There is no partial vesting for less than three years of service. In the event of a participant's retirement, death, or disability, the participant becomes fully vested in the employer discretionary contribution for any plan year provided a year of service has been completed.

Note 1: Description Of Plan (Continued)

Forfeited accounts - Forfeitures will be added to any employer discretionary profit sharing contributions. During the years ended December 31, 2009 and 2008, forfeited nonvested accounts amounted to $4,369 and $6,981, respectively.

Payments of benefits - On the termination of service or separation of service due to death, disability, or retirement, a participant or their beneficiary will be entitled to receive payment of their vested interest in a single lump-sum distribution.

Participant loans - Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. The loans must be adequately secured and bear a reasonable rate of interest and payments must be made in accordance with the terms of the Plan.

Plan termination - Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, the account of each participant shall become fully vested and nonforfeitable.

Income tax status - The Plan obtained its latest determination letter on December 30, 2003, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Note 2: Summary Of Significant Accounting Policies

Investment valuation - All investments are stated at fair value and estimated fair value. Accounting principles generally accepted in the United States of America establish a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, and Level 3 inputs have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are used only when Level 1 or Level 2 inputs are not available.

Note 2: Summary Of Significant Accounting Policies (Continued)

The three levels of the fair value hierarchy in accordance with accounting principles generally accepted in the United States of America are described below:

(a) Level 1: Unadjusted quoted prices in active markets for identical, unrestricted assets, or liabilities that the Plan has the ability to access at the measurement date;

(b) Level 2: Quoted prices which are not active, quoted prices for similar assets or liabilities in active markets, or inputs other than quoted prices that are observable (either directly or indirectly) for substantially the full term of the asset or liability; and

(c) Level 3: Significant unobservable prices or inputs (including the Plan's own assumptions in determining the fair value of investments) where there is little or no market activity for the asset or liability at the measurement date.

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 preparation of the financial statements in accordance with accounting principles generally accepted in the United States of America require investment contracts held by a defined-contribution plan to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. As required, the statement of net assets available for benefits presents the fair value of the investment contract as well as the adjustment of the fully benefit-responsive investment contract from fair value to contract value. The statement of changes in net assets available for benefits is prepared on a contract value basis.

The Plan's investments are held by an independent trust company. Investments, except for the Bank of America Stable Asset Fund, are valued at quoted market prices reported on the last day of the Plan year. Purchases and sales of securities are recorded on a trade-date basis with the gain or loss based upon the average-cost method. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

The Plan's investment in the Bank of America Stable Asset Fund is reported at fair value and adjusted to contract value based on information provided in the audited financial statements of the Fund.

Note 2: Summary Of Significant Accounting Policies (Continued)

Tax status - The United States Treasury Department advised that the Plan constitutes a qualified trust under Section 401 of the Internal Revenue Code of 1954, as amended and is, therefore, exempt from federal income taxes. Tax positions are evaluated and recognized in the financial statements when it is more-likely-than-not the position will be sustained upon examination by tax authorities.

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 and disclosures. Accordingly, actual results could differ from those estimates.

Note 3: Fair Value Measurements

The following information included in the accompanying financial statements (other than assignment of levels) was obtained from data that has been prepared and certified as complete and accurate by Bank of America.

The Plan's investments are reported at fair value in the accompanying statements of net assets available for benefits.

The following is a description of the valuation methodologies used for assets at fair value at December 31, 2009 and 2008.

Mutual Funds: Valued at quoted market prices in active markets.

Stable Value Fund: Valued at the contract value of $10.00 per unit.

Participant loans: Valued at the amortized cost of the loans because the loans are secured by each respective participant's account balance.

The preceding methods may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in different fair value measurements at the reporting date.

Note 3: Fair Value Measurements (Continued)

Fair Value Measurements at Reporting Date Using:

	Quoted Prices In Active Markets For Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total Fair Value
December 31, 2009				
Mutual funds	$16,858,496	$ -	$ -	$16,858,496
Stable Value Fund	-	2,317,144		2,317,144
Participant loans	-	-	571,275	571,275
Total Investments	$16,858,496	$2,317,144	$571,275	$19,746,915
December 31, 2008				
Mutual funds	$12,398,225	$ -	$ -	$12,398,225
Stable Value Fund	-	1,848,291	-	1,848,291
Participant loans	-	-	447,037	447,037
Total Investments	$12,398,225	$1,848,291	$447,037	$14,693,553

Participant loans	2009	2008
Beginning balance	$447,037	$404,794
Loans issued and repayments, net	124,238	42,243
Ending Balance	$571,275	$447,037

The Plan maintains an investment contract with Bank of America. Bank of America holds the contributions in pooled separate accounts. The accounts are credited with earnings associated with the underlying investments and charged for Plan withdrawals and administrative expenses.

Note 3: Fair Value Measurements (Continued)

As part of its investment selection process, the Plan entered into a benefit-responsive investment with Bank of America. The account is credited with contributions plus earnings, less withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. However, the contract generally provides that withdrawals associated with certain events which are not in the ordinary course of fund operations, and are determined by the issuer to have a material adverse effect on the issuer's financial interest, will be paid with a market value adjustment to the contract value amount of such withdrawal as defined in the contract.

Note 4: Investments

Investments that represent 5% or more of total plan assets are separately identified at December 31 as follows:

	2009	2008
Bank of America Stable Asset Fund for Employee Benefit Plans	$2,317,144	$1,848,291
T Rowe Price Retirement 2020	1,723,307	1,294,528
Columbia Small Cap Core Fund	1,628,305	1,184,227
PIMCO Total Return Fund - A	1,290,476	-
American FDS Europacific - R4	1,244,532	825,550
Janus Growth & Income - T	1,149,106	763,624
Janus Fund - T	1,075,912	828,080
T Rowe Price Retirement 2010	1,022,939	804,486
Columbia Intermediate Bond	-	1,025,233
Rainer Small/Mid Cap Equity Fund	-	767,055
Columbia Large Cap Index Z	-	709,947

During the years ended December 31, 2009 and 2008, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the years) appreciated (depreciated) in value by $3,780,616 and $(8,000,936), respectively.

Note 5: Related Party Transactions

Certain fees for administrative services may be paid by the Company.

Note 6: Amendment To The Plan

During the 2008 plan year, the Trustees of the Plan amended the calculation of the employer's discretionary profit sharing contribution allocation to a per capita basis from a percentage of eligible compensation basis. Each eligible employee was allocated $900 in profit sharing contributions for 2009 and 2008.

Note 7: Concentrations Of Credit Risk

The Plan maintains an account with Bank of America. The account contains cash and securities. Balances are insured up to limits (with limits for cash set by the Federal Deposit Insurance Corporation) by the Securities Investor Protection Corporation.

Note 8: Risks And Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Note 9: Commitments And Contingencies

The Plan follows accounting principles generally accepted in the United States of America for uncertainty in income taxes. As of December 31, 2009, the Plan believes that it has appropriate support for the income tax positions taken and to be taken on its returns based on an assessment of many factors including experience and interpretations of tax laws applied to the facts of each matter. The Plan has concluded that there are no significant uncertain tax positions requiring disclosure, and there are no material amounts of unrecognized tax benefits.

Note 10: Subsequent Events

Subsequent events have been evaluated through October 5, 2010, which is the date the financial statements were available to be issued.

SUPPLEMENTAL INFORMATION

Schedule I

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

EIN: 14-145908 PN: 002

December 31, 2009

(a)	(b) Identity Of Issue	(c) Description Of Investment	(e) Current Value
	Investments:		
	Bank of America Stable Asset Fund	$231,254	$ 2,317,144
	T Rowe Price Retirement 2020	118,603	1,723,307
	Columbia Small Cap Core Fund	131,421	1,628,305
	PIMCO Total Return Fund - A	119,489	1,290,476
	American FDS Europacific - R4	32,994	1,244,532
	Janus Growth & Income - T	40,390	1,149,106
	Janus Fund - T	40,972	1,075,912
	T Rowe Price Retirement 2010	73,593	1,022,939
	Oppenheimer Global Fund - A	14,459	766,450
	Columbia Large Cap Index Z	35,549	764,669
	Rainer Small/Mid Cap Equity Fund	29,197	763,795
	Neuberger & Berman Partners T	41,557	763,400
	T Rowe Price Equity Income - Adv	31,830	666,834
	Columbia Acorn - Z	26,186	646,272
	T Rowe Price Retirement 2030	41,151	618,908
	Aim Mid Cap Core Equity Fund - A	18,895	540,957
	Royce Value Plus - Service	37,979	426,887
	Templeton Growth Fund - A	24,405	410,255
	Columbia Mid Cap Index Fund - Z	346,161	319,854
	Goldman Sachs Mid Cap Value - A	9,120	264,308
	T Rowe Price Retirement Inc. - ADV	21,457	262,205
	T Rowe Price Retirement 2040	17,284	260,469
	Allianz NFJ Renaissance Fund	6,796	94,056
	Opp Strategic Income - A	20,374	80,479
	Federated US Gov 25 YR Inst Svc	5,566	65,288
	T Rowe Price Retirement 2050	1,044	8,833
	Total investments		19,175,640
	Participants' Loans	3.25% - 8.25%	571,275
	Total Assets		$19,746,915

THE FORT MILLER GROUP
INCENTIVE SAVINGS PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2009

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To The Board Of Trustees Of
The Fort Miller Group Incentive Savings Plan
Schuylerville, New York

Independent Auditors' Report

We were engaged to audit the financial statements of The Fort Miller Group Incentive Savings Plan as of December 31, 2009 and 2008 and for the years then ended, and the supplemental schedule for the year ended December 31, 2009 as listed in the accompanying index. These financial statements and schedule are the responsibility of the Plan's management.

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 4, which was certified by Bank of America, the Trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan Administrator that the Trustee holds the Plan's investment assets and executed investment transactions. The Plan Administrator has obtained certification from the Trustee as of and for the years ended December 31, 2009 and 2008, that the information provided to the Plan Administrator by the Trustee is complete and accurate.

Because of the significance of the information that we did not audit, we are unable to, and do not, express an opinion on the accompanying financial statements and schedule taken as a whole. The form and content of the information included in the financial statements and schedule, 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.

Teal, Becker and Chiaramonte, CPA's, PC

Albany, New York
October 5, 2010

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Statements Of Net Assets Available For Benefits

December 31

Assets

	2009	2008
Assets:		
Investments at fair value (Notes 3 and 4):		
Investments	$19,175,640	$14,246,516
Participant loans	571,275	447,037
Total investments at fair value	19,746,915	14,693,553
Net assets reflecting all investments at fair value	19,746,915	14,693,553
Adjustment from fair value to contract value for fully benefit-responsive investment contracts	9,590	78,732
Net Assets Available For Benefits	$19,756,505	$14,772,285

See independent auditors' report
The accompanying notes are an integral part of these financial statements

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Statements Of Changes In Net Assets Available For Benefits

For The Year Ended December 31

	2009	2008
Additions (reductions) to net assets attributed to:		
Investment income (loss):		
Net appreciation (depreciation) in fair value of investments (Note 4)	$ 3,780,616	$ (8,000,936)
Investment income	333,088	746,690
Total investment income (loss)	4,113,704	(7,254,246)
Contributions:		
Participants	1,138,539	1,115,695
Employer	816,614	773,582
Rollovers	42,655	41,601
Total contributions	1,997,808	1,930,878
Total additions (reductions)	6,111,512	(5,323,368)
Deductions from net assets attributed to:		
Benefits paid to participants	1,104,526	1,079,239
Administrative expenses	22,766	16,392
Total deductions	1,127,292	1,095,631
Net increase (decrease) in net assets available for benefits	4,984,220	(6,418,999)
Net assets available for benefits - beginning	14,772,285	21,191,284
Net Assets Available For Benefits - Ending	$19,756,505	$14,772,285

See independent auditors' report
The accompanying notes are an integral part of these financial statements

Note 1: Description Of Plan

The following description of The Fort Miller Group Incentive Savings Plan (the Plan) provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General - The Plan was established in October 1987, and is a defined contribution plan covering substantially all full-time non-union employees of The Fort Miller Group, Inc. (the Company), its subsidiaries, and affiliates. Individuals are eligible to participate following completion of six months of service and reaching 18 years of age. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Funding policy - Participants may contribute up to 40% of their annual compensation as defined by the Plan on a before-tax basis subject to the maximum amount allowed by Internal Revenue Code limitations. Effective January 1, 2002, eligible employees who have attained age 50 before the close of the Plan year shall be eligible to make catch-up contributions in accordance with Internal Revenue Code provisions. Participants may also contribute amounts representing distributions from other qualified plans.

The Company may make a discretionary matching contribution each year to the Plan equal to a percentage of the amount of participant contributions. In making the contribution, only participant contributions up to 10% of a participant's compensation shall be considered. An additional discretionary amount determined each year by the Company may be contributed after any discretionary matching contributions. All contributions are subject to Internal Revenue Code limitations.

Participant accounts - Each participant's account is credited with the participant's contribution and allocation of (1) the Company's discretionary contributions, (2) earnings or losses of the Plan, and (3) forfeitures of terminated participants' nonvested accounts. Allocations of company discretionary contributions and forfeitures are based on the participants' qualified compensation. Earnings (or losses) are allocated based on participant account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account. Investments are chosen by the participant from a limited number of investment vehicles.

Vesting - Participants are immediately vested in their voluntary contributions and allocated investment earnings. Upon the attainment of three years of service, participants become fully vested in company discretionary contributions. Under the terms of the Plan, a year of service for vesting purposes is defined as 1,000 hours of service during any plan year. There is no partial vesting for less than three years of service. In the event of a participant's retirement, death, or disability, the participant becomes fully vested in the employer discretionary contribution for any plan year provided a year of service has been completed.

Note 1: Description Of Plan (Continued)

Forfeited accounts - Forfeitures will be added to any employer discretionary profit sharing contributions. During the years ended December 31, 2009 and 2008, forfeited nonvested accounts amounted to $4,369 and $6,981, respectively.

Payments of benefits - On the termination of service or separation of service due to death, disability, or retirement, a participant or their beneficiary will be entitled to receive payment of their vested interest in a single lump-sum distribution.

Participant loans - Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. The loans must be adequately secured and bear a reasonable rate of interest and payments must be made in accordance with the terms of the Plan.

Plan termination - Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, the account of each participant shall become fully vested and nonforfeitable.

Income tax status - The Plan obtained its latest determination letter on December 30, 2003, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Note 2: Summary Of Significant Accounting Policies

Investment valuation - All investments are stated at fair value and estimated fair value. Accounting principles generally accepted in the United States of America establish a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, and Level 3 inputs have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are used only when Level 1 or Level 2 inputs are not available.

Note 2: Summary Of Significant Accounting Policies (Continued)

The three levels of the fair value hierarchy in accordance with accounting principles generally accepted in the United States of America are described below:

(a) Level 1: Unadjusted quoted prices in active markets for identical, unrestricted assets, or liabilities that the Plan has the ability to access at the measurement date;

(b) Level 2: Quoted prices which are not active, quoted prices for similar assets or liabilities in active markets, or inputs other than quoted prices that are observable (either directly or indirectly) for substantially the full term of the asset or liability; and

(c) Level 3: Significant unobservable prices or inputs (including the Plan's own assumptions in determining the fair value of investments) where there is little or no market activity for the asset or liability at the measurement date.

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 preparation of the financial statements in accordance with accounting principles generally accepted in the United States of America require investment contracts held by a defined-contribution plan to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. As required, the statement of net assets available for benefits presents the fair value of the investment contract as well as the adjustment of the fully benefit-responsive investment contract from fair value to contract value. The statement of changes in net assets available for benefits is prepared on a contract value basis.

The Plan's investments are held by an independent trust company. Investments, except for the Bank of America Stable Asset Fund, are valued at quoted market prices reported on the last day of the Plan year. Purchases and sales of securities are recorded on a trade-date basis with the gain or loss based upon the average-cost method. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

The Plan's investment in the Bank of America Stable Asset Fund is reported at fair value and adjusted to contract value based on information provided in the audited financial statements of the Fund.

Note 2: Summary Of Significant Accounting Policies (Continued)

Tax status - The United States Treasury Department advised that the Plan constitutes a qualified trust under Section 401 of the Internal Revenue Code of 1954, as amended and is, therefore, exempt from federal income taxes. Tax positions are evaluated and recognized in the financial statements when it is more-likely-than-not the position will be sustained upon examination by tax authorities.

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 and disclosures. Accordingly, actual results could differ from those estimates.

Note 3: Fair Value Measurements

The following information included in the accompanying financial statements (other than assignment of levels) was obtained from data that has been prepared and certified as complete and accurate by Bank of America.

The Plan's investments are reported at fair value in the accompanying statements of net assets available for benefits.

The following is a description of the valuation methodologies used for assets at fair value at December 31, 2009 and 2008.

Mutual Funds: Valued at quoted market prices in active markets.

Stable Value Fund: Valued at the contract value of $10.00 per unit.

Participant loans: Valued at the amortized cost of the loans because the loans are secured by each respective participant's account balance.

The preceding methods may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in different fair value measurements at the reporting date.

Note 3: Fair Value Measurements (Continued)

Fair Value Measurements at Reporting Date Using:

	Quoted Prices In Active Markets For Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total Fair Value
December 31, 2009				
Mutual funds	$16,858,496	$ -	$ -	$16,858,496
Stable Value Fund	-	2,317,144		2,317,144
Participant loans	-	-	571,275	571,275
Total Investments	$16,858,496	$2,317,144	$571,275	$19,746,915
December 31, 2008				
Mutual funds	$12,398,225	$ -	$ -	$12,398,225
Stable Value Fund	-	1,848,291	-	1,848,291
Participant loans	-	-	447,037	447,037
Total Investments	$12,398,225	$1,848,291	$447,037	$14,693,553

Participant loans	2009	2008
Beginning balance	$447,037	$404,794
Loans issued and repayments, net	124,238	42,243
Ending Balance	$571,275	$447,037

The Plan maintains an investment contract with Bank of America. Bank of America holds the contributions in pooled separate accounts. The accounts are credited with earnings associated with the underlying investments and charged for Plan withdrawals and administrative expenses.

Note 3: Fair Value Measurements (Continued)

As part of its investment selection process, the Plan entered into a benefit-responsive investment with Bank of America. The account is credited with contributions plus earnings, less withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. However, the contract generally provides that withdrawals associated with certain events which are not in the ordinary course of fund operations, and are determined by the issuer to have a material adverse effect on the issuer's financial interest, will be paid with a market value adjustment to the contract value amount of such withdrawal as defined in the contract.

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SUPPLEMENTAL INFORMATION

Schedule I

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

EIN: 14-145908 PN: 002

December 31, 2009

(a)	(b) Identity Of Issue	(c) Description Of Investment	(e) Current Value
	Investments:		
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	Total investments		19,175,640
	Participants' Loans	3.25% - 8.25%	571,275
	Total Assets		$19,746,915

THE FORT MILLER GROUP
INCENTIVE SAVINGS PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2009

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To The Board Of Trustees Of
The Fort Miller Group Incentive Savings Plan
Schuylerville, New York

Independent Auditors' Report

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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 4, which was certified by Bank of America, the Trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan Administrator that the Trustee holds the Plan's investment assets and executed investment transactions. The Plan Administrator has obtained certification from the Trustee as of and for the years ended December 31, 2009 and 2008, that the information provided to the Plan Administrator by the Trustee is complete and accurate.

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Teal, Becker and Chiaramonte, CPA's, PC

Albany, New York
October 5, 2010

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Statements Of Net Assets Available For Benefits

December 31

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THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Statements Of Changes In Net Assets Available For Benefits

For The Year Ended December 31

	2009	2008
Additions (reductions) to net assets attributed to:		
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Funding policy - Participants may contribute up to 40% of their annual compensation as defined by the Plan on a before-tax basis subject to the maximum amount allowed by Internal Revenue Code limitations. Effective January 1, 2002, eligible employees who have attained age 50 before the close of the Plan year shall be eligible to make catch-up contributions in accordance with Internal Revenue Code provisions. Participants may also contribute amounts representing distributions from other qualified plans.

The Company may make a discretionary matching contribution each year to the Plan equal to a percentage of the amount of participant contributions. In making the contribution, only participant contributions up to 10% of a participant's compensation shall be considered. An additional discretionary amount determined each year by the Company may be contributed after any discretionary matching contributions. All contributions are subject to Internal Revenue Code limitations.

Participant accounts - Each participant's account is credited with the participant's contribution and allocation of (1) the Company's discretionary contributions, (2) earnings or losses of the Plan, and (3) forfeitures of terminated participants' nonvested accounts. Allocations of company discretionary contributions and forfeitures are based on the participants' qualified compensation. Earnings (or losses) are allocated based on participant account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account. Investments are chosen by the participant from a limited number of investment vehicles.

Vesting - Participants are immediately vested in their voluntary contributions and allocated investment earnings. Upon the attainment of three years of service, participants become fully vested in company discretionary contributions. Under the terms of the Plan, a year of service for vesting purposes is defined as 1,000 hours of service during any plan year. There is no partial vesting for less than three years of service. In the event of a participant's retirement, death, or disability, the participant becomes fully vested in the employer discretionary contribution for any plan year provided a year of service has been completed.

Note 1: Description Of Plan (Continued)

Forfeited accounts - Forfeitures will be added to any employer discretionary profit sharing contributions. During the years ended December 31, 2009 and 2008, forfeited nonvested accounts amounted to $4,369 and $6,981, respectively.

Payments of benefits - On the termination of service or separation of service due to death, disability, or retirement, a participant or their beneficiary will be entitled to receive payment of their vested interest in a single lump-sum distribution.

Participant loans - Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. The loans must be adequately secured and bear a reasonable rate of interest and payments must be made in accordance with the terms of the Plan.

Plan termination - Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, the account of each participant shall become fully vested and nonforfeitable.

Income tax status - The Plan obtained its latest determination letter on December 30, 2003, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Note 2: Summary Of Significant Accounting Policies

Investment valuation - All investments are stated at fair value and estimated fair value. Accounting principles generally accepted in the United States of America establish a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, and Level 3 inputs have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are used only when Level 1 or Level 2 inputs are not available.

Note 2: Summary Of Significant Accounting Policies (Continued)

The three levels of the fair value hierarchy in accordance with accounting principles generally accepted in the United States of America are described below:

(a) Level 1: Unadjusted quoted prices in active markets for identical, unrestricted assets, or liabilities that the Plan has the ability to access at the measurement date;

(b) Level 2: Quoted prices which are not active, quoted prices for similar assets or liabilities in active markets, or inputs other than quoted prices that are observable (either directly or indirectly) for substantially the full term of the asset or liability; and

(c) Level 3: Significant unobservable prices or inputs (including the Plan's own assumptions in determining the fair value of investments) where there is little or no market activity for the asset or liability at the measurement date.

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 preparation of the financial statements in accordance with accounting principles generally accepted in the United States of America require investment contracts held by a defined-contribution plan to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. As required, the statement of net assets available for benefits presents the fair value of the investment contract as well as the adjustment of the fully benefit-responsive investment contract from fair value to contract value. The statement of changes in net assets available for benefits is prepared on a contract value basis.

The Plan's investments are held by an independent trust company. Investments, except for the Bank of America Stable Asset Fund, are valued at quoted market prices reported on the last day of the Plan year. Purchases and sales of securities are recorded on a trade-date basis with the gain or loss based upon the average-cost method. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

The Plan's investment in the Bank of America Stable Asset Fund is reported at fair value and adjusted to contract value based on information provided in the audited financial statements of the Fund.

Note 2: Summary Of Significant Accounting Policies (Continued)

Tax status - The United States Treasury Department advised that the Plan constitutes a qualified trust under Section 401 of the Internal Revenue Code of 1954, as amended and is, therefore, exempt from federal income taxes. Tax positions are evaluated and recognized in the financial statements when it is more-likely-than-not the position will be sustained upon examination by tax authorities.

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 and disclosures. Accordingly, actual results could differ from those estimates.

Note 3: Fair Value Measurements

The following information included in the accompanying financial statements (other than assignment of levels) was obtained from data that has been prepared and certified as complete and accurate by Bank of America.

The Plan's investments are reported at fair value in the accompanying statements of net assets available for benefits.

The following is a description of the valuation methodologies used for assets at fair value at December 31, 2009 and 2008.

Mutual Funds: Valued at quoted market prices in active markets.

Stable Value Fund: Valued at the contract value of $10.00 per unit.

Participant loans: Valued at the amortized cost of the loans because the loans are secured by each respective participant's account balance.

The preceding methods may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in different fair value measurements at the reporting date.

Note 3: Fair Value Measurements (Continued)

Fair Value Measurements at Reporting Date Using:

	Quoted Prices In Active Markets For Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total Fair Value
December 31, 2009				
Mutual funds	$16,858,496	$ -	$ -	$16,858,496
Stable Value Fund	-	2,317,144		2,317,144
Participant loans	-	-	571,275	571,275
Total Investments	$16,858,496	$2,317,144	$571,275	$19,746,915
December 31, 2008				
Mutual funds	$12,398,225	$ -	$ -	$12,398,225
Stable Value Fund	-	1,848,291	-	1,848,291
Participant loans	-	-	447,037	447,037
Total Investments	$12,398,225	$1,848,291	$447,037	$14,693,553

Participant loans	2009	2008
Beginning balance	$447,037	$404,794
Loans issued and repayments, net	124,238	42,243
Ending Balance	$571,275	$447,037

The Plan maintains an investment contract with Bank of America. Bank of America holds the contributions in pooled separate accounts. The accounts are credited with earnings associated with the underlying investments and charged for Plan withdrawals and administrative expenses.

Note 3: Fair Value Measurements (Continued)

As part of its investment selection process, the Plan entered into a benefit-responsive investment with Bank of America. The account is credited with contributions plus earnings, less withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. However, the contract generally provides that withdrawals associated with certain events which are not in the ordinary course of fund operations, and are determined by the issuer to have a material adverse effect on the issuer's financial interest, will be paid with a market value adjustment to the contract value amount of such withdrawal as defined in the contract.

Note 4: Investments

Investments that represent 5% or more of total plan assets are separately identified at December 31 as follows:

	2009	2008
Bank of America Stable Asset Fund for Employee Benefit Plans	$2,317,144	$1,848,291
T Rowe Price Retirement 2020	1,723,307	1,294,528
Columbia Small Cap Core Fund	1,628,305	1,184,227
PIMCO Total Return Fund - A	1,290,476	-
American FDS Europacific - R4	1,244,532	825,550
Janus Growth & Income - T	1,149,106	763,624
Janus Fund - T	1,075,912	828,080
T Rowe Price Retirement 2010	1,022,939	804,486
Columbia Intermediate Bond	-	1,025,233
Rainer Small/Mid Cap Equity Fund	-	767,055
Columbia Large Cap Index Z	-	709,947

During the years ended December 31, 2009 and 2008, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the years) appreciated (depreciated) in value by $3,780,616 and $(8,000,936), respectively.

Note 5: Related Party Transactions

Certain fees for administrative services may be paid by the Company.

Note 6: Amendment To The Plan

During the 2008 plan year, the Trustees of the Plan amended the calculation of the employer's discretionary profit sharing contribution allocation to a per capita basis from a percentage of eligible compensation basis. Each eligible employee was allocated $900 in profit sharing contributions for 2009 and 2008.

Note 7: Concentrations Of Credit Risk

The Plan maintains an account with Bank of America. The account contains cash and securities. Balances are insured up to limits (with limits for cash set by the Federal Deposit Insurance Corporation) by the Securities Investor Protection Corporation.

Note 8: Risks And Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Note 9: Commitments And Contingencies

The Plan follows accounting principles generally accepted in the United States of America for uncertainty in income taxes. As of December 31, 2009, the Plan believes that it has appropriate support for the income tax positions taken and to be taken on its returns based on an assessment of many factors including experience and interpretations of tax laws applied to the facts of each matter. The Plan has concluded that there are no significant uncertain tax positions requiring disclosure, and there are no material amounts of unrecognized tax benefits.

Note 10: Subsequent Events

Subsequent events have been evaluated through October 5, 2010, which is the date the financial statements were available to be issued.

SUPPLEMENTAL INFORMATION

Schedule I

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

EIN: 14-145908 PN: 002

December 31, 2009

(a)	(b) Identity Of Issue	(c) Description Of Investment	(e) Current Value
	Investments:		
	Bank of America Stable Asset Fund	$231,254	$ 2,317,144
	T Rowe Price Retirement 2020	118,603	1,723,307
	Columbia Small Cap Core Fund	131,421	1,628,305
	PIMCO Total Return Fund - A	119,489	1,290,476
	American FDS Europacific - R4	32,994	1,244,532
	Janus Growth & Income - T	40,390	1,149,106
	Janus Fund - T	40,972	1,075,912
	T Rowe Price Retirement 2010	73,593	1,022,939
	Oppenheimer Global Fund - A	14,459	766,450
	Columbia Large Cap Index Z	35,549	764,669
	Rainer Small/Mid Cap Equity Fund	29,197	763,795
	Neuberger & Berman Partners T	41,557	763,400
	T Rowe Price Equity Income - Adv	31,830	666,834
	Columbia Acorn - Z	26,186	646,272
	T Rowe Price Retirement 2030	41,151	618,908
	Aim Mid Cap Core Equity Fund - A	18,895	540,957
	Royce Value Plus - Service	37,979	426,887
	Templeton Growth Fund - A	24,405	410,255
	Columbia Mid Cap Index Fund - Z	346,161	319,854
	Goldman Sachs Mid Cap Value - A	9,120	264,308
	T Rowe Price Retirement Inc. - ADV	21,457	262,205
	T Rowe Price Retirement 2040	17,284	260,469
	Allianz NFJ Renaissance Fund	6,796	94,056
	Opp Strategic Income - A	20,374	80,479
	Federated US Gov 25 YR Inst Svc	5,566	65,288
	T Rowe Price Retirement 2050	1,044	8,833
	Total investments		19,175,640
	Participants' Loans	3.25% - 8.25%	571,275
	Total Assets		$19,746,915