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
INDEPENDENT ADMINISTRATIVE SERVICES, LLC 401(K) PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/2003

2a Plan sponsor's name and address (employer, if for a single-employer plan) (Address should include room or suite no.)
INDEPENDENT ADMINISTRATIVE SERVICES, LLC

2536 COUNTRYSIDE BLVD FL 6
CLEARWATER, FL 33763-1639

2536 COUNTRYSIDE BLVD FL 6
CLEARWATER, FL 33763-1639

2b Employer Identification Number (EIN) 51-0431043

2c Sponsor's telephone number 727-726-0726

2d Business code (see instructions) 524290

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.	10/15/2010	GARY JENKINS
	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")
INDEPENDENT ADMINISTRATIVE SERVICES, LLC

2536 COUNTRYSIDE BLVD FL 6
CLEARWATER, FL 33763-1639

3b Administrator's EIN
51-0431043

3c Administrator's telephone number
727-726-0726

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**	537
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**	919
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	16
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	935
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	0
f	Total. Add lines **6d** and **6e**	**6f**	935
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	137
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	3
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 2T 3D 3H

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)		**C** (Service Provider Information)
(5)		**D** (DFE/Participating Plan Information)
(6)		**G** (Financial Transaction Schedules)

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
INDEPENDENT ADMINISTRATIVE SERVICES, LLC 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
INDEPENDENT ADMINISTRATIVE SERVICES, LLC

D Employer Identification Number (EIN)
51-0431043

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)	530894	688541
(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)	64226	24620
(9) Value of interest in common/collective trusts	1c(9)		
(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)	771353	1389448
(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	1366473	2102609
	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	1366473	2102609

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)	69936	
	(B) Participants	2a(1)(B)	522802	
	(C) Others (including rollovers)	2a(1)(C)	35374	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		628112
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	3855	
	(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)	3831	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		7686
	(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)	30789	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		30789
	(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)		

		(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)		
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		252916
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		919503
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	181537	
(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)		181537
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		1333
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	497	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		497
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		183367
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		736136
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: KIRKLAND, RUSS, MURPHY AND TAPP **(2)** EIN: 59-3076061

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		26334
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	
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		X	

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
INDEPENDENT ADMINISTRATIVE SERVICES, LLC 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
INDEPENDENT ADMINISTRATIVE SERVICES, LLC

D Employer Identification Number (EIN)
51-0431043

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): 04-6568107

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):

INDEPENDENT ADMINISTRATIVE SERVICES, LLC 401(K) PLAN

Financial Statements
and Supplemental Schedules

December 31, 2009 and 2008 (Unaudited)
(With Independent Auditors' Report Thereon)

INDEPENDENT ADMINISTRATIVE SERVICES, LLC 401(K) PLAN

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KIRKLAND, RUSS, MURPHY & TAPP
CERTIFIED PUBLIC ACCOUNTANTS

A Professional Association

Independent Auditors' Report

To the Plan Administrator
Independent Administrative Services, LLC 401(k) Plan:

We were engaged to audit the accompanying financial statements and supplemental schedules of Independent Administrative Services, LLC 401(k) Plan (Plan) as of December 31, 2009 and for the year then ended, as listed in the accompanying index. These financial statements and supplemental schedules are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.1 03-8 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 information described in Note 5, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of December 31, 2009 and for the year then ended, 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 2009 financial statements and supplemental schedules taken as a whole. The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

We have compiled the accompanying statement of net assets available for benefits of Independent Administrative Services, LLC 401(k) Plan as of December 31, 2008 in accordance with the Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants.

A compilation is limited to presenting in the form of financial statements information that is the representation of management. We have not audited or reviewed the accompanying statement of net assets available for benefits as of December 31, 2008 and, accordingly do not express an opinion or any other form of assurance on it.

Kirkland, Russ, Murphy & Tapp P.A.

October 15, 2010

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INDEPENDENT ADMINISTRATIVE SERVICES, LLC 401(K) PLAN

Statements of Net Assets Available for Benefits

December 31, 2009 and 2008 (Unaudited)

	2009	2008 (Unaudited)
Investments (at fair value):		
Registered investment companies	$ 2,077,989	1,302,247
Participant loans	26,009	64,226
Total investments	2,103,998	1,366,473
Receivables:		
Participant	12,697	-
Employer	194,271	69,936
Total receivables	206,968	69,936
Liabilities:		
Excess contributions	126,474	-
Net assets available for benefits	$ 2,184,492	1,436,409

See accompanying independent auditors' report and notes to financial statements.

INDEPENDENT ADMINISTRATIVE SERVICES, LLC 401(K) PLAN

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2009

Additions to net assets attributed to:		
Investment income:		
Net realized and unrealized appreciation in fair value of investments	$	252,916
Interest income		38,531
Total investment income		291,447
Contributions:		
Participants		431,584
Employer		171,712
Rollovers		35,374
Total contributions		638,670
Total additions to net assets		930,117
Deductions from net assets attributed to:		
Benefit payments		181,537
Administrative expenses		497
Total deductions from net assets		182,034
Net increase		748,083
Net assets available for benefits:		
Beginning of year (unaudited)		1,436,409
End of year	$	2,184,492

See accompanying independent auditors' report and notes to financial statements.

(1) Description of Plan

The following description of Independent Administrative Services, LLC 401(k) Plan (Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

(a) General

The Plan is a defined contribution plan covering all eligible employees of Independent Administrative Services, LLC (Company) was originally adopted January 1, 2003 and later amended and restated as of January 1, 2008. The Plan operates in compliance with the regulations under the Internal Revenue Code of 1986 and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

An employee is eligible to participate in the Plan on the first day of each month of the Plan year. There are no age or service requirements on eligibility to participate in the Plan.

(b) Contributions

Participants may contribute a percentage of eligible compensation on a pre-tax basis, as defined in the Plan, subject to limitations of the Internal Revenue Code (IRC). Participants may also contribute amounts representing distributions from other qualified defined benefit of contribution plans.

The Plan also allows for participants to make Roth 401(k) elective deferrals (Roth deferrals) in addition to the pre-tax deferrals. Roth deferrals are subject to federal income tax in the year of the deferral, but the deferrals and, in most cases, the earnings on the deferrals are not subject to federal taxes when distributed.

The Company may elect to make a discretionary matching contribution based on the participant's elective deferral. Discretionary matching contributions for the year ended December 31, 2009 totaled approximately $194,000. Additionally, the Company may also make annual discretionary non-elective contributions based on eligible participants' compensation. In order to be eligible to receive the non-elective contributions, the participant must earn at least 501 hours of service during the plan year or be employed by the Company on the last day of the Plan Year. There was no discretionary non-elective contribution for the year ended December 31, 2009.

The Plan also provides for "catch-up" contributions subject to Internal Revenue Service (IRS) limitations.

(1) Description of Plan - Continued

(c) Participant Accounts

Each participant's account is credited with the participant's contribution and allocations of the Company's contribution and Plan earnings. Allocations are based on participant earnings or account balances, as defined. The Plan allows participants to direct their contributions to any investment option available to the Plan.

(d) Vesting

Participants are immediately vested in their elective contributions plus actual earnings. Participants become fully vested in discretionary matching contributions and non-elective contributions made by the Company plus earnings thereon upon retirement (age 65), at death, upon total and permanent disability, or as described in the following vesting schedule:

Years of Vesting Service	Vesting Schedule
Less than 1	0%
1	20%
2	40%
3	60%
4	80%
5 or more	100%

(e) Forfeitures

Terminated participants that are less than 100% vested in the Company discretionary matching contribution portion of their account will forfeit the non-vested portion of their account. The forfeiture will occur in the Plan year in which the participant receives a distribution of the entire vested account or after five consecutive one year breaks in service. Forfeitures are maintained in a separate investment account in the Plan and can be used to pay administrative expenses of the Plan or reduce the contributions of the Company. As of December 31, 2009 and 2008 (unaudited), the forfeiture account balance totaled approximately $20,000 and $18,000, respectively. No forfeitures were used in 2009.

(f) Payment of Benefits

On termination of service due to death, disability or retirement, a participant shall be 100% vested in their accounts under the Plan. Normal retirement age under the Plan is 65. The Plan provides for benefit distributions by lump-sum payment.

(1) Description of Plan - Continued

(g) Participant Loans

Participants may borrow from their vested account balance a minimum of $1,000 and a maximum of the lesser of 50% of their vested account balance or $50,000. Participants are permitted to have one loan outstanding at a time. Loan terms range from one to five years or up to ten years for the purchase of a primary residence. The loans are secured by the balance in the participant's vested account and bear interest at a rate commensurate with local prevailing rates as determined by the Plan administrator. Interest rates range from 9.25% to 10.25% during 2009. Principal and interest are paid through payroll deductions.

(h) Hardship Withdrawals

In the event of financial hardship, participants may request a distribution from the Plan to the extent required to satisfy the immediate financial need of the participant. Such distributions are limited to the contributions of the employee. Qualifications to receive a hardship distribution are outlined in the Plan's provisions

(2) Summary of Significant Accounting Policies

(a) Basis of Presentation

The accompanying financial statements have been prepared on the accrual basis and present the net assets available for benefits and changes in net assets available for benefits in accordance with accounting principles generally accepted in the United States of America.

(b) 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 may differ from those estimates.

(c) Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. The investments in registered investment companies are valued at quoted market prices which represent the net asset values of shares held by the Plan at year end.

Purchase and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Participant loans are valued at cost, which approximates fair value.

(2) Summary of Significant Accounting Policies - Continued

(d) Administrative Expenses

Expenses of administration of the Plan are primarily paid from the forfeiture account or directly by the Company. Participants of the Plan may be charged with administrative and transaction-based fees on a quarterly basis.

(e) Risks and Uncertainties

The Plan provides for various investment options in any combination of investment securities as stated in the plan agreement. Investment securities are exposed to various risks, such as interest rate, market and credit. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in value 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.

(3) Plan Termination

Although it has not expressed any intent to do so, the Plan sponsor has the right under the Plan to terminate, at any time, the Plan subject to provisions of the Employee Retirement Income Security Act of 1974. In the event of plan termination, participants will become 100% vested in their accounts.

(4) Tax Status

Fidelity, as sponsor of several prototype plan documents, files for a favorable IRS opinion letter for each document. The prototype plan document which the Plan adopted on January 1, 2008 obtained a favorable opinion letter dated January 22, 2002, 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 administrator and the Plan's tax counsel believe 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.

(5) Trustee Certification of Plan Investments (Unaudited)

The Plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

As of December 31, 2009, Fidelity Management Trust Company, the trustee of the Plan, has certified that the following data included in the accompanying financial statements is complete and accurate:

- Total investments, as shown in the statement of net assets available for benefits as of December 31, 2009.

(5) Trustee Certification of Plan Investments (Unaudited) - Continued

- Total investment income and related activity, as shown in the statement of changes in net assets available for benefits for the year ended December 31, 2009.

- The schedule of assets (held at end of year) as of December 31, 2009 included in the supplemental schedules.

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in these financial statements.

(6) Investments

The following presents investments at December 31, 2009 and 2008 that represent 5% or more of the Plan's net assets available for benefits:

	2009	2008 (Unaudited)
Registered Investment Companies:		
Fidelity Freedom 2020	$ 141,902	*
Fidelity Freedom 2025	204,409	212,198
Fidelity Freedom 2035	139,198	88,962
Fidelity Retirement Money Market	688,541	530,894

* This item does not represent 5% or more of net assets available for benefits.

(7) Party-In-Interest

Certain Plan investments are funds managed by Fidelity Investments (Fidelity). Fidelity acts as the custodian of the Plan's assets and maintains participant account records, therefore, these transactions qualify as party-in-interest transactions.

(8) Excess Contributions Payable

Contributions received from participants in 2009 are net of payments of $126,474 made in 2010 to certain active participants to return to them excess deferral contributions as required to satisfy the relevant non-discrimination provisions of the Plan. The amount is also included in the Plan's statement of net assets available for benefits as excess contributions payable at December 31, 2009.

(9) Fair Value Measurements

Financial Accounting Standards Board Accounting Standards Codification Topic 820, "Fair Value Measurements and Disclosures" (ASC Topic 820), establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under ASC Topic 820 are described below:

Level 1. Observable inputs such as quoted prices in active markets;

Level 2. Inputs, other than the quoted prices in active markets, that are observable either directly or indirectly; and

Level 3. Unobservable inputs in which there is a little or no market data, which require the reporting entity to develop its own assumptions.

The asset'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. The following is a description of the valuation methodologies used for the investments measured at fair value, including the general classification of such instruments pursuant to the valuation hierarchy.

Registered Investment Companies
Registered investment companies are valued at quoted market prices in an exchange and active markets, which represent the net asset value of shares held by the Plan at year-end and are classified as Level 1 investments.

Participant Loans
Participant loans are valued at amortized cost, which approximate fair value and are classified as Level 3 investments.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2009 and 2008 (unaudited):

		Fair Value Measurements at December 31, 2009 Using:		
Description	Assets Measured at Fair Value at December 31, 2009	Observable Inputs (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Registered investment companies	$ 2,077,989	2,077,989	-	-
Participant loans	26,009	-	-	26,009
	$ 2,103,998	2,077,989	-	26,009

(9) Fair Value Measurements - Continued

Description	Assets Measured at Fair Value at December 31, 2008	Fair Value Measurements at December 31, 2008 (Unaudited) Using: Observable Inputs (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Registered investment companies	$ 1,302,247	1,302,247	-	-
Participant loans	64,226	-	-	64,226
	$ 1,366,473	1,302,247	-	64,226

The following table presents the changes in fair value of the Plan's Level 3 investments measured at fair value for the year ended December 31, 2009:

	Participant Loans
Balance, beginning of year (unaudited)	$ 64,226
Issuances and settlements, net	(38,217)
Balance, end of year	$ 26,009

(10) Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to net assets available for benefits per Schedule H of Form 5500:

	2009	2008 (Unaudited)
Net assets available for benefits per the financial statements	$ 2,184,492	1,436,409
Participant loans deemed distributed for tax purposes under Internal Revenue Code Section 72(p)	(1,389)	-
Excess contributions payable not reported on Form 5500	126,474	-
Receivables not reported on Form 5500	(206,968)	(69,936)
Net assets available for benefits per Schedule H of Form 5500, line 1(1)	$ 2,102,609	1,366,473

(10) Reconciliation of Financial Statements to Form 5500 - Continued

The following is a reconciliation of the net increase in net assets available for benefits per the financial statements for the year ended December 31, 2009 to the net income on Schedule H of Form 5500:

Net increase in net assets available for benefits per the financial statements	$	748,083
Participant loans deemed distributed for tax purposes under Internal Revenue Code Section 72(p)		(1,389)
Excess contributions payable at December 31, 2009		126,474
Contributions receivable at December 31, 2009		(206,968)
Contributions receivable at December 31, 2008 (unaudited)		69,936
Net income of Form 5500, line 2(k)	$	736,136

(11) Subsequent Events

The Plan's management has evaluated events and transactions for potential recognition or disclosure in the financial statements through October 15, 2010, the date which financial statements were available to be issued.

INDEPENDENT ADMINISTRATIVE SERVICES, LLC. 401(k) PLAN

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

Employer Identification Number (EIN): 51-0431043
Plan Number: 001

December 31, 2009

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment, including maturity date, rate of interest, collateral, par or maturity value (if applicable)	(e) Current value
*	Fidelity Blue Chip Growth	Registered Investment Company	$ 48,919
*	Fidelity Cap Appreciation	Registered Investment Company	9,697
*	Fidelity Dividend Growth	Registered Investment Company	28,598
*	Fidelity Equity Income II	Registered Investment Company	9,946
*	Fidelity Equity Income	Registered Investment Company	9,290
*	Fidelity Export & Multinational	Registered Investment Company	30,354
*	Fidelity Fund	Registered Investment Company	11,048
*	Fidelity Fifty	Registered Investment Company	2,844
*	Fidelity Freedom 2000	Registered Investment Company	35,856
*	Fidelity Freedom 2005	Registered Investment Company	79,076
*	Fidelity Freedom 2010	Registered Investment Company	45,135
*	Fidelity Freedom 2015	Registered Investment Company	87,140
*	Fidelity Freedom 2020	Registered Investment Company	141,902
*	Fidelity Freedom 2025	Registered Investment Company	204,409
*	Fidelity Freedom 2030	Registered Investment Company	72,194
*	Fidelity Freedom 2035	Registered Investment Company	139,198
*	Fidelity Freedom 2040	Registered Investment Company	67,234
*	Fidelity Freedom 2045	Registered Investment Company	2,588
*	Fidelity Freedom 2050	Registered Investment Company	11,990
*	Fidelity Freedom Income	Registered Investment Company	19,410
*	Fidelity Growth Strategies	Registered Investment Company	3,426
*	Fidelity Intermediate Bond	Registered Investment Company	27,388
*	Fidelity International Cap Appreciation	Registered Investment Company	8,042
*	Fidelity International Discovery	Registered Investment Company	43,144
*	Fidelity Large Cap Stock	Registered Investment Company	14,340
*	Fidelity Large Cap Value	Registered Investment Company	5,568
*	Fidelity Leveraged Company Stock	Registered Investment Company	65,304
*	Fidelity Mid Cap Growth	Registered Investment Company	4,705
*	Fidelity Otc Portfolio	Registered Investment Company	17,966
*	Fidelity Overseas	Registered Investment Company	50,018
*	Fidelity Puritan	Registered Investment Company	12,074
*	Fidelity Real Estate Investment	Registered Investment Company	465
*	Fidelity Short Term Bond	Registered Investment Company	16,151
*	Fidelity Small Cap Discovery	Registered Investment Company	133
*	Fidelity Small Cap Independence	Registered Investment Company	1,348
*	Fidelity Small Cap Value	Registered Investment Company	11,381
*	Fidelity Total Bond	Registered Investment Company	18,572
*	Fidelity Value Discovery	Registered Investment Company	13,499
*	Fidelity Value Strategies	Registered Investment Company	1,554
*	Fidelity Value	Registered Investment Company	8,428
*	Fidelity Investment Growth Bond	Registered Investment Company	1,778
*	Fidelity Retirement Money Market	Registered Investment Company	688,541
*	Spartan Extended Market Index	Registered Investment Company	7,208
*	Spartan Total Market Index	Registered Investment Company	128
*	Participant Loans	9.25% - 10.25%	26,009
			$ 2,103,998

* Party-in-interest

INDEPENDENT ADMINISTRATIVE SERVICES, LLC. 401(k) PLAN

Schedule H, Line 4a – Schedule of Delinquent Participant Contributions

Employer Identification Number (EIN): 51-0431043
Plan Number (PN): 001

December 31, 2009

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			
Check Here if Late Participant Loan Repayments are included: □✓	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
$ 26,334	$ -	$ -	$ 26,334	$ -

ATTACHMENT TO SCHEDULE H (FORM 5500 QUESTION 4 a

Plan Name:	Independent Administrative Services, LLC 401(k) Plan
Sponsor Name:	Independent Administrative Services, LLC
3- Digit Plan Number:	001
EIN:	51-0431043

The corrective actions taken by the Plan with respect to the late deposit of participant contributions is as follows:

1) Potential lost earnings have been calculated by our plan custodian, Fidelity Investments, for the amount disclosed in question 4 a.
2) Any funds that had not been remitted to our plan custodian have been made prior to the filing of the Form 5500.
3) We plan to file the IRS Form 5330 and take advantage of the DOL's Voluntary Fiduciary Correction Program ("VFCP") to remedy this situation.

INDEPENDENT ADMINISTRATIVE SERVICES, LLC. 401(k) PLAN

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

Employer Identification Number (EIN): 51-0431043
Plan Number: 001

December 31, 2009

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment, including maturity date, rate of interest, collateral, par or maturity value (if applicable)	(e) Current value
*	Fidelity Blue Chip Growth	Registered Investment Company	$ 48,919
*	Fidelity Cap Appreciation	Registered Investment Company	9,697
*	Fidelity Dividend Growth	Registered Investment Company	28,598
*	Fidelity Equity Income II	Registered Investment Company	9,946
*	Fidelity Equity Income	Registered Investment Company	9,290
*	Fidelity Export & Multinational	Registered Investment Company	30,354
*	Fidelity Fund	Registered Investment Company	11,048
*	Fidelity Fifty	Registered Investment Company	2,844
*	Fidelity Freedom 2000	Registered Investment Company	35,856
*	Fidelity Freedom 2005	Registered Investment Company	79,076
*	Fidelity Freedom 2010	Registered Investment Company	45,135
*	Fidelity Freedom 2015	Registered Investment Company	87,140
*	Fidelity Freedom 2020	Registered Investment Company	141,902
*	Fidelity Freedom 2025	Registered Investment Company	204,409
*	Fidelity Freedom 2030	Registered Investment Company	72,194
*	Fidelity Freedom 2035	Registered Investment Company	139,198
*	Fidelity Freedom 2040	Registered Investment Company	67,234
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*	Fidelity Large Cap Value	Registered Investment Company	5,568
*	Fidelity Leveraged Company Stock	Registered Investment Company	65,304
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*	Fidelity Value Discovery	Registered Investment Company	13,499
*	Fidelity Value Strategies	Registered Investment Company	1,554
*	Fidelity Value	Registered Investment Company	8,428
*	Fidelity Investment Growth Bond	Registered Investment Company	1,778
*	Fidelity Retirement Money Market	Registered Investment Company	688,541
*	Spartan Extended Market Index	Registered Investment Company	7,208
*	Spartan Total Market Index	Registered Investment Company	128
*	Participant Loans	9.25% - 10.25%	26,009
			$ 2,103,998

* Party-in-interest

See accompanying independent auditors' report