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

2010

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2010 or fiscal plan year beginning 04/01/2010 and ending 12/31/2010

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:
- [X] the first return/report;
- [ ] the final return/report;
- [X] an amended return/report;
- [X] 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
NATIONAL ASSET DIRECT RETIREMENT SAVINGS PLAN

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 04/01/2010

2a Plan sponsor's name and address (employer, if for a single-employer plan) (Address should include room or suite no.)
NATIONAL ASSET DIRECT, INC.

13520 EVENING CREEK DRIVE N
400
SAN DIEGO, CA 92128

2b Employer Identification Number (EIN)
20-5621587

2c Sponsor's telephone number
858-435-4619

2d Business code (see instructions)
531390

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.	10/18/2011	DEBORAH RAMIREZ
	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")
NATIONAL ASSET DIRECT, INC.

13520 EVENING CREEK DRIVE N
400
SAN DIEGO, CA 92128

3b Administrator's EIN
20-5621587

3c Administrator's telephone number
858-435-4619

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**	105
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**	146
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	23
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	169
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	0
f	Total. Add lines **6d** and **6e**	**6f**	169
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	168
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
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

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)	X	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)	X	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)	X	1	**A** (Insurance Information)
(4)	X		**C** (Service Provider Information)
(5)	X		**D** (DFE/Participating Plan Information)
(6)			**G** (Financial Transaction Schedules)

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance 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.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2010

This Form is Open to Public Inspection

For calendar plan year 2010 or fiscal plan year beginning 04/01/2010 and ending 12/31/2010

A Name of plan
NATIONAL ASSET DIRECT RETIREMENT SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500.
NATIONAL ASSET DIRECT, INC.

D Employer Identification Number (EIN)
20-5621587

Part I **Information Concerning Insurance Contract Coverage, Fees, and Commissions** Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier
THE GUARDIAN INSURANCE AND ANNUITY COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-2656036	78778	630599	168	01/01/2010	12/31/2010

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in item 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid
3507	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

SIDLES DUNCAN & ASSOCIATES
3200 EL CAMINO REAL #120
IRVINE, CA 92602

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
3507			3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	**4**	0
5	Current value of plan's interest under this contract in separate accounts at year end	**5**	1954418

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b	Premiums paid to carrier	**6b**	
c	Premiums due but unpaid at the end of the year	**6c**	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.	**6d**	

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee

(3) ☐ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year			**7b**	
c	Additions: (1) Contributions deposited during the year	**7c(1)**			
	(2) Dividends and credits	**7c(2)**			
	(3) Interest credited during the year	**7c(3)**			
	(4) Transferred from separate account	**7c(4)**			
	(5) Other (specify below) ▶	**7c(5)**			
	(6) Total additions			**7c(6)**	
d	Total of balance and additions (add **b** and **c(6)**)			**7d**	
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	**7e(1)**			
	(2) Administration charge made by carrier	**7e(2)**			
	(3) Transferred to separate account	**7e(3)**			
	(4) Other (specify below) ▶	**7e(4)**			
	(5) Total deductions			**7e(5)**	
f	Balance at the end of the current year (subtract **e(5)** from **d**)			**7f**	

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organization(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

a ☐ Health (other than dental or vision) **b** ☐ Dental **c** ☐ Vision **d** ☐ Life insurance
e ☐ Temporary disability (accident and sickness) **f** ☐ Long-term disability **g** ☐ Supplemental unemployment **h** ☐ Prescription drug
i ☐ Stop loss (large deductible) **j** ☐ HMO contract **k** ☐ PPO contract **l** ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in **c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, item 2 above, report amount.			**10b**	

Specify nature of costs ▶

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☐ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

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.**	**2010** **This Form is Open to Public Inspection.**

For calendar plan year 2010 or fiscal plan year beginning 04/01/2010 and ending 12/31/2010

A Name of plan	**B** Three-digit plan number (PN) ▶	
NATIONAL ASSET DIRECT RETIREMENT SAVINGS PLAN		002
C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)	
NATIONAL ASSET DIRECT, INC.	20-5621587	

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

THE GUARDIAN INSURANCE & ANNUITY CO

13-2656306

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

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

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

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

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

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

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

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

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

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

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

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)

THE GUARDIAN INSURANCE & ANNUITY CO

13-2656036

(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 37 38 49	SERVICE PROVIDER	2324	Yes [X] No [ ]	Yes [ ] No [X]	9040	Yes [X] 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 ☐

(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

2010

This Form is Open to Public Inspection.

For calendar plan year 2010 or fiscal plan year beginning 04/01/2010 and ending 12/31/2010

A Name of plan
NATIONAL ASSET DIRECT RETIREMENT SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
NATIONAL ASSET DIRECT, INC.

D Employer Identification Number (EIN)
20-5621587

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: THE GUARDIAN SEPARATE ACCOUNT L

b Name of sponsor of entity listed in (a): THE GUARDIAN INSURANCE & ANNUITY COMPANY, INC.

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)
13-2656036-000	P	1954418

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

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

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

2010

This Form is Open to Public Inspection

For calendar plan year 2010 or fiscal plan year beginning 04/01/2010 and ending 12/31/2010

A Name of plan
NATIONAL ASSET DIRECT RETIREMENT SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
NATIONAL ASSET DIRECT, INC.

D Employer Identification Number (EIN)
20-5621587

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)		17819
(2) Participant contributions	1b(2)		22609
(3) Other	1b(3)		472
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)		16591
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		1954418
(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)		
(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	0	2011909
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		4491
k Total liabilities (add all amounts in lines 1g through1j)	1k	0	4491
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	0	2007418

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)	377820	
(B) Participants	2a(1)(B)	495304	
(C) Others (including rollovers)	2a(1)(C)	42129	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		915253
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)	400	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		400
(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)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		0
(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)		
	(7) Net investment gain (loss) from pooled separate accounts	2b(7)		208813
	(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)		
c	Other income	2c		38
d	Total income. Add all **income** amounts in column (b) and enter total	2d		1124504
	Expenses			
e	Benefit payment and payments to provide benefits:			
	(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	63729	
	(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)		63729
f	Corrective distributions (see instructions)	2f		1911
g	Certain deemed distributions of participant loans (see instructions)	2g		2764
h	Interest expense	2h		
i	Administrative expenses: (1) Professional fees	2i(1)		
	(2) Contract administrator fees	2i(2)	2899	
	(3) Investment advisory and management fees	2i(3)		
	(4) Other	2i(4)	275	
	(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		3174
j	Total expenses. Add all **expense** amounts in column (b) and enter total	2j		71578
	Net Income and Reconciliation			
k	Net income (loss). Subtract line 2j from line 2d	2k		1052926
l	Transfers of assets:			
	(1) To this plan	2l(1)		954492
	(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)** ☒ Disclaimer **(4)** ☐ Adverse

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

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

(1) Name: GRANT THORNTON, LLP **(2)** EIN: 36-6055558

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		175891
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			

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

2010

This Form is Open to Public Inspection.

For calendar plan year 2010 or fiscal plan year beginning 04/01/2010 and ending 12/31/2010

A Name of plan
NATIONAL ASSET DIRECT RETIREMENT SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
NATIONAL ASSET DIRECT, INC.

D Employer Identification Number (EIN)
20-5621587

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**

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): 13-2656306

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):

Financial Statements and Report of Independent Certified Public Accountants

National Asset Direct 401(k) Retirement Savings Plan

December 31, 2010

National Asset Direct 401(k) Retirement Savings Plan

FINANCIAL STATEMENTS

December 31, 2010

INDEX

Report of Independent Certified Public Accountants 2

Financial Statements

- Statements of Net Assets Available for Plan Benefits as of December 31, 2010 3
- Statement of Changes in Net Assets Available for Plan Benefits for the year ended December 31, 2010 4
- Notes to Financial Statements 5

Supplemental Schedules

- Schedule H, Part IV, Line 4a – Schedule of Delinquent Participant Contributions (Held at End of Year) as of December 31, 2010 12
- Schedule H, Part IV, Line 4i -- Schedule of Assets (Held at End of Year) as of December 31, 2010 13

Note: Other schedules required by 29 CFR Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted as there were no transactions or assets of the type required to be disclosed in such schedules.

Grant Thornton

Report of Independent Certified Public Accountants

Audit • Tax • Advisory
Grant Thornton LLP
1717 Main Street, Suite 1500
Dallas, TX 75201-4667

T 214.561.2300
F 214.561.2370
www.GrantThornton.com

To the Participants and Plan Administrator
National Asset Direct 401(k) Retirement Savings Plan

We were engaged to audit the financial statements of National Asset Direct 401(k) Retirement Savings Plan (the "Plan") as of and for the year ended December 31, 2010, and the supplemental schedules as of and for the year ended December 31, 2010, 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 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA"), the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note E, which was certified by Guardian Group Retirement Solutions, the trustee of the Plan, except for comparing such 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 certified Plan assets and executes the related transactions. The plan administrator has obtained a certification from the trustee as of and for the year ended December 31, 2010 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 express and do not express, an opinion on the accompanying 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 as established by the American Institute of Certified Public Accountants and, in our opinion, is 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.

Grant Thornton LLP

Dallas, Texas
October 17, 2011

National Asset Direct 401(k) Retirement Savings Plan

STATEMENT OF NET ASSETS AVAILABLE FOR PLAN BENEFITS

December 31, 2010

Assets	
Investments, at fair value	$1,954,418
Receivables	
Participant contributions	22,609
Employer contributions	17,819
Notes receivable from participants	16,591
Other	472
Total receivables	57,491
Total assets	2,011,909
Liabilities	
Excess contributions payable	4,491
Net assets available for plan benefits	$2,007,418

The accompanying notes are an integral part of this financial statement.

National Asset Direct 401(k) Retirement Savings Plan

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS

Year ended December 31, 2010

Additions:	
Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	$ 208,813
Other	38
	208,851
Interest income on notes receivable from participants	400
Contributions:	
Transfer of assets to plan	954,492
Participant	495,304
Employer	377,820
Rollover from other qualified plans	42,129
Total additions	2,078,996
Deductions:	
Deductions from net assets attributed to:	
Benefits paid to participants	68,404
Administrative expenses	3,174
Total deductions	71,578
Net increase	2,007,418
Net assets available for plan benefits	
Beginning of year	-
End of year	$2,007,418

The accompanying notes are an integral part of this financial statement.

National Asset Direct 401(k) Retirement Savings Plan

NOTES TO FINANCIAL STATEMENTS

December 31, 2010

NOTE A - PLAN DESCRIPTION AND BENEFITS

The following description of the National Asset Direct (the "Plan Sponsor") 401(k) Retirement Savings Plan (the "Plan") provides only general information. Participants should refer to the Plan document or the Summary Plan Description for a more complete description of the Plan's provisions. The Plan was established on April 1, 2010 through transfer of assets from a separate qualified plan for the exclusive benefit of the participants and their beneficiaries. The Plan is offered to all eligible employees of National Asset Direct, Inc. and its wholly owned subsidiaries, iServe Servicing, Inc., iServe Real Estate Operations, Inc., and iServe Residential Lending, LLC (collectively the "Company").

General

The Plan is a defined contribution plan covering all employees of the Company, who are at least 20 years of age. The Plan is a qualified cash or deferred profit sharing plan and is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

Contributions

The Plan permits participants to defer up to 100% of their pre-tax compensation, as defined by the Plan, limited to the amounts allowed by the Internal Revenue Code ("IRC") ($16,500 plus a $5,500 catch-up deferral for employees over 50 years of age in 2010). Participants may also make rollover contributions to the Plan representing distributions from other qualified retirement plans. There is no limitation on the amount of rollover contributions a participant may make to the Plan.

At the election of the Plan Sponsor, all participant deferrals are matched 100% up to 6% of each participant's annual compensation. The Plan Sponsor made a total matching contribution of $377,820 during 2010.

Participant Accounts

Participant accounts are credited upon receipt with participant contributions and employer matching contributions. Participants direct the investment of their contributions and employer contributions into various investment options offered by the Plan. Gains or losses on investments are allocated based on the proportion that each participant's account balance bears to the total of all fund balances. Participants direct their investments to any of the available investment options under the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants immediately vest in their contributions to the Plan plus actual earnings thereon. Participants are also immediately vested in Plan Sponsor matching contributions, plus actual earnings thereon.

Forfeitures

As participants are immediately vested in the plan, there were no forfeitures of terminated participants' contributions during 2010.

NOTE A - PLAN DESCRIPTION AND BENEFITS - Continued

Payment of Benefits

Upon retirement, death, full and permanent disability, or termination of employment, a participant (or the participant's beneficiary, if applicable) may elect to receive either a lump sum amount or alternative form of payment, as specified in the Plan document. The Plan allows participants to make hardship withdrawals, subject to certain limitations, as defined in the Plan document.

Notes Receivable from Participants

Participants may borrow from their vested fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50 percent of their vested account balance. Participants can only have two loans outstanding from the Plan at any given time. The loans are secured by the remaining balance in their participant's account. Loans bear interest based on the prime rate of interest as reported in the Wall Street Journal as of the last day of the preceding month, plus one percent. Principal and interest is paid ratably through payroll deductions over a period not to exceed five years, unless the loan qualifies as a home loan, which cannot exceed a period of 30 years.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are presented on the accrual basis of accounting and are prepared in accordance with accounting principles generally accepted in the United States of America ("US GAAP").

Use of Estimates

The preparation of financial statements in conformity with US GAAP requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein as well as disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note D for discussion of fair value measurements.

Purchases 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. Net appreciation includes the plan's gains and losses on investments bought and sold as well as held during the year.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - Continued

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent loans are reclassified as distributions based upon the terms of the Plan document.

Benefits Paid to Participants

Benefit payments are recorded when paid.

Administrative Expenses

Certain costs and expenses incurred with regard to the purchase, sale or transfer of investments are paid by the Plan. Investment advisory fees for portfolio management are paid directly from fund earnings and are included in mutual fund expense ratios. Third party administrator administrative expenses are paid by the Plan Sponsor. The Plan permits payment of other plan expenses to be made from the Plan assets.

NOTE C - INVESTMENTS

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

	2010
SSgA Short Term Investment Fund	$222,860
PIMCO Short Term Fund	131,826
SSgA S&P 500 Index Fund	122,144
Janus Forty Fund	109,842
Fidelity Advisor Small Cap Value Fund	108,845

During 2010, the Plan's investments (including gains and losses on investments purchased, sold, as well as held during the year) appreciated in fair value by $208,813.

NOTE D - FAIR VALUE MEASUREMENTS

The Plan uses 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 are described as follows:

Level 1 – Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 – Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset 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.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2010.

Mutual funds: Valued at closing price reported on the active market on which the securities, or similar securities, are traded.

The preceding methods described 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 a different fair value measurement at the reporting date.

NOTE D - FAIR VALUE MEASUREMENTS - Continued

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2010.

	Level 1	Level 2	Level 3	Total
Mutual funds				
Fixed income funds	$ 327,416	$ 45,974	$ -	$ 373,390
Large cap growth funds	197,644	-	-	197,644
International/global funds	195,521	56,099	-	251,620
Large cap funds	181,954	122,144	-	304,098
Small cap funds	149,542	62,067	-	211,609
Retirement funds	111,157	-	-	111,157
Mid cap funds	103,986	48,314	-	152,300
Stable value funds	-	222,860	-	222,860
Trusts and ETF	-	110,881	-	110,881
Industry sector funds	18,859	-	-	18,859
Total mutual funds	$1,286,079	$668,339	$ -	$1,954,418

NOTE E - INFORMATION CERTIFIED BY THE TRUSTEE

The Plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Guardian Group Retirement Solutions has certified that the following information included in the accompanying financial statements and supplemental schedule is complete and accurate:

- Investments and notes receivable from participants, as shown in the statements of net assets available for plan benefits and Note C as of December 31, 2010.
- Net investment income and interest income on notes receivable from participants, as shown in the statement of changes in net assets available for plan benefits for the year ended December 31, 2010.
- The schedule of assets (held at end of year) as of December 31, 2010, as shown on schedule H, Part IV, Line 4i.

At the request of the Plan administrator, the Plan's independent certified public accountants did not perform procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule. All other information has been audited in accordance with auditing standards generally accepted in the United States of America.

NOTE F - TAX STATUS

The Internal Revenue Service has determined and informed the sponsor of the Volume Submitter Profit Sharing Plan, in an opinion letter dated January, 2006, that its Plan and related trust are designed in accordance with applicable sections of the IRC. The sponsor of the Volume Submitter Profit Sharing Plan will inform the Company if any amendments are made to the Volume Submitter Profit Sharing Plan or if the Volume Submitter Profit Sharing Plan is discontinued or abandoned. Although the Plan has been amended since receiving the determination letter, the Plan administrator believes the Plan is currently being operated in compliance with the applicable provisions of the IRC.

NOTE G - PLAN TERMINATION

While the Plan Sponsor has not expressed any intent to do so, it has the right at any time to terminate the Plan, subject to the provisions of ERISA. In the event the Plan is terminated, the accounts of all participants will become fully vested. Upon termination of the Plan, a participant may elect to receive either a lump-sum amount or alternative form of payment, as specified in the Plan document.

NOTE H - RISKS AND UNCERTAINTIES

The Plan provides for various investment options. These investments 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 the amounts reported in the statement of net assets available for plan benefits and the statement of changes in net assets available for plan benefits. The Plan does not obtain or require collateral for these investment securities.

NOTE I - PROHIBITED TRANSACTIONS

The United States Department of Labor ("DOL") considers late participant contributions to be prohibited transactions. The employer is required to remit participant contributions to the Plan as of the earliest date on which such amounts can reasonably be segregated from the employer's general assets. It was determined that during the year ended December 31, 2010, the Plan Sponsor did not remit deposits of approximately $175,891 of participant contributions within the desired timeframe. Participant accounts will be credited with the amount of investment income for prior earnings that would have been earned had the participant contributions been remitted within the desired timeframe.

NOTE J - SUBSEQUENT EVENTS

The Plan has evaluated subsequent events and transactions through October 17, 2011, the date the financial statements were available to be issued, and determined no matters occurred that are required to be recorded or disclosed in the financial statements.

SUPPLEMENTAL SCHEDULES

National Asset Direct 401(k) Retirement Savings Plan

SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

December 31, 2010

EIN: 20-5621587, Plan No. 001

Participants' contributions (including loan payments of $1,208) of the current plan year not deposited into the Plan within the time period described in 29CFR 2510.3-102	$175,891
Total delinquent deposits of participants' contributions constituting prohibited transactions	$175,891
Amount fully corrected under DOL's Voluntary Fiduciary Correction Program (VFC Program) and PTE 2002-51	$175,891
Reimbursement to the Plan for lost earnings as a result of delinquent payments	$ 909

National Asset Direct 401(k) Retirement Savings Plan

Schedule H, Part IV, Line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2010

EIN: 20-5621587, Plan No. 001

(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	(e) Current Value
	Fidelity Advisors	High Income Advantage	$ 30,075
	Fidelity Advisors	Small Cap	108,845
	American Century Investments	Equity Income	13,901
	American Century Investments	Real Estate	18,859
	American Century Investments	Inflation Adjusted Bond	57,520
	American Century Investments	Vista	12,561
	RS Funds	Large Cap Alpha	23,306
	RS Funds	Investment Quality Bond	1,903
	Alliance Bernstein Investments	International Value	9,034
	Janus Capital Group, Inc.	Overseas Fund	93,832
	Janus Capital Group, Inc.	Forty Fund	109,842
	Perkins Investment Management	MidCap Value	40,668
	State Street Global Advisors	Russell SC Index SL	62,067
	State Street Global Advisors	S&P 500 Index SL	122,144
	State Street Global Advisors	S&P MC Index SL	48,314
	State Street Global Advisors	International Index SL	56,099
	State Street Global Advisors	Short Term Investment	222,860
	State Street Global Advisors	U.S. Bond Index SL	45,974
	Franklin Templeton Investments	Growth Fund	55,273
	Delaware Investments	VIP Diversified Income Series	17,280
	Delaware Investments	VIP Limited-Term Diversified Income Series	17,366
	Delaware Investments	VIP Emerging Markets	61,585
	Goldman Sachs	Short Duration Government	12,291
	Goldman Sachs	Mid Cap Value	33,215
	Goldman Sachs	Small Cap Value	35,113
	T Rowe Price	Equity Income	58,785
	T Rowe Price	Growth Stock	78,217
	T Rowe Price	Retirement Income	5,807
	T Rowe Price	Retirement 2010	8,458
	T Rowe Price	Retirement 2020	48,279
	T Rowe Price	Retirement 2030	16,620
	T Rowe Price	Retirement 2040	31,993
	JP Morgan Chase	Mid Cap Growth	17,542
	Davis Funds	New York Venture	12,109
	Columbia Management	Marsico Growth	9,585
	Columbia Management	International Value	6,202
	Columbia Management	Small Cap Value I	5,583
	Stadion Investments	Conservative ETF	15,784
	Stadion Investments	Moderate ETF	34,113
	Stadion Investments	Growth ETF	60,984
	BlackRock	Global Allocation	24,868
	BlackRock	Equity Dividend	18,580
	PIMCO	Total Return	59,156
	PIMCO	Short-Term Fund	131,826
	Total investments, at fair value		$1,954,418
*	Participants	Notes receivable from participants - Maturity dates through September 2015. Rates range from 4.25% to 9.25%.	$ 16,591

Note: As all investments are participant directed, information typically displayed in column (d) on the cost of the investments is excluded.

*Represents party-in-interest

PLAN #: 001 20-5621587
PART IV SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

(B) IDENTITY OF ISSUE	(C) DESCRIPTION OF INVESTMENT	(D) COST	(E) CURRENT VALUE
AllianceBernstein Int'l Value	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	7,725.46	9,033.93
Amer Cent Inflation Adj Bond	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	57,665.83	57,519.50
American Century Equity Income	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	12,347.20	13,901.15
American Century Real Estate	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	16,740.16	18,859.45
American Century Vista	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	10,286.14	12,561.08
Benefit Stadion Conserv ETF	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	14,325.30	15,783.78
Benefit Stadion Moderate ETF	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	31,942.15	34,112.53
Benefit Stadion Growth ETF	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	56,894.57	60,983.62
BlackRock Equity Dividend Fund	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	16,167.70	18,579.52
BlackRock Global Allocation	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	22,499.59	24,869.40
Columbia International Value	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	5,898.65	6,201.74
Columbia Marsico Growth Fund	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	8,022.26	9,585.17
Columbia SmallCap Value I Fund	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	4,725.60	5,583.08
Davis NY Venture Fund	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	10,472.65	12,109.08
Delaware VIP Diversified Inc	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	17,069.12	17,280.10
Delaware VIP Emerging Markets	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	51,040.19	61,584.72
Delaware VIP Lmtd-Term Div Inc	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	17,284.43	17,366.18
Fidelity High Income Advantage	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	27,555.29	30,075.49
Fidelity Small Cap Fund	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	92,280.18	108,845.37
Franklin Growth Fund	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	48,821.95	55,272.54
Goldman Sachs Mid Cap Value	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	27,462.32	33,215.31
Goldman Sachs Short-Dur Gov't	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	12,307.64	12,290.77
Goldman Sachs Small Cap Value	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	29,453.31	35,113.48
JPMorgan Mid Cap Growth Fund	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	14,873.00	17,541.97
Janus Forty Fund	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	97,072.35	109,841.58
Janus Overseas Fund	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	81,240.25	93,832.50
Loan Fund	OTHER INVESTMENTS	16,883.17	16,883.17
PIMCO Short-Term Fund	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	131,825.13	131,825.76
PIMCO Total Return Fund	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	59,023.59	59,157.03
Perkins MidCap Value Fund	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	35,538.53	40,667.81
RS Investment Quality Bond	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	1,907.38	1,903.45
RS Large Cap Alpha Fund	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	20,060.52	23,305.94
SSgA Int'l Index SL Fund	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	46,903.36	56,098.73
SSgA Russell SC Index SL Fund	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	49,714.05	62,066.55
SSgA S&P 500 Index SL Fund	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	103,464.44	122,143.96
SSgA S&P MC Index SL Fund	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	38,739.52	48,313.61
SSgA Short Term Investmnt Fund	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	224,085.60	222,859.89
SSgA U.S. Bond Index SL Fund	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	46,110.95	45,974.42
T. Rowe Price Equity Income	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	50,456.65	58,784.92
T. Rowe Price Growth Stock	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	65,217.26	78,216.76
T.Rowe Price Retirement Income	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	5,452.01	5,807.03
T.Rowe Price Retirement 2010	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	7,653.01	8,457.63
T.Rowe Price Retirement 2020	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	42,938.83	48,278.50
T.Rowe Price Retirement 2030	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	14,184.26	16,619.93

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

PLAN #: 001 20-5621587
PART IV SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

(B) IDENTITY OF ISSUE	(C) DESCRIPTION OF INVESTMENT	(D) COST	(E) CURRENT VALUE
T.Rowe Price Retirement 2040	VALUE OF INTEREST IN POOLED SEPARATE ACCOUNTS	27,291.45	31,992.88

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
06/29/2010	MISC Fund 55	BUY	$5.13		$7,728.70	$7,728.70	
06/30/2010	EARN Fund 55	SELL		$5.10	$2.53	$2.53	
07/02/2010	CNTR Fund 55	BUY	$5.12		$948.94	$948.94	
08/11/2010	CNTR Fund 55	BUY	$5.61		$983.86	$983.86	
08/23/2010	CNTR Fund 55	BUY	$5.51		$239.43	$239.43	
09/14/2010	CNTR Fund 55	BUY	$5.89		$315.33	$315.33	
09/24/2010	CNTR Fund 55	BUY	$6.02		$419.40	$419.40	
09/30/2010	EARN Fund 55	SELL		$6.02	$3.20	$3.53	$.33
10/15/2010	CNTR Fund 55	BUY	$6.34		$366.85	$366.85	
10/22/2010	CNTR Fund 55	BUY	$6.29		$305.48	$305.48	
11/05/2010	CNTR Fund 55	BUY	$6.49		$128.09	$128.09	
11/22/2010	CNTR Fund 55	BUY	$6.29		$407.08	$407.08	
12/06/2010	CNTR Fund 55	BUY	$6.27		$232.30	$232.30	
12/14/2010	DISB Fund 55	BUY	$6.38		$106.08	$106.08	
12/14/2010	DISB Fund 55	SELL		$6.38	$461.60	$537.71	$76.11
12/28/2010	CNTR Fund 55	BUY	$6.35		$370.12	$370.12	
12/31/2010	EARN Fund 55	SELL		$6.41	$2.59	$2.91	$.32
06/29/2010	MISC Fund 19	BUY	$13.09		$30,312.48	$30,312.48	
06/30/2010	EARN Fund 19	SELL		$13.08	$21.04	$21.04	
07/02/2010	CNTR Fund 19	BUY	$12.99		$6,980.77	$6,980.77	
07/08/2010	MISC Fund 19	BUY	$12.97		$32.62	$32.62	
07/27/2010	EARN Fund 19	SELL		$12.94	$9.55	$9.46	$.09-
07/27/2010	MISC Fund 19	SELL		$12.94	$514.52	$509.51	$5.01-
07/30/2010	EARN Fund 19	SELL		$13.09	$.67	$.67	
08/11/2010	CNTR Fund 19	BUY	$13.24		$8,671.62	$8,671.62	
08/11/2010	MISC Fund 19	BUY	$13.24		$19.58	$19.58	
08/23/2010	CNTR Fund 19	BUY	$13.18		$1,582.15	$1,582.15	
08/23/2010	MISC Fund 19	BUY	$13.18		$11.52	$11.52	
08/31/2010	EARN Fund 19	SELL		$13.30	$.71	$.71	
09/14/2010	CNTR Fund 19	BUY	$13.29		$19,921.72	$19,921.72	
09/14/2010	EARN Fund 19	SELL		$13.29	$3.77	$3.82	$.05
09/14/2010	MISC Fund 19	BUY	$13.29		$11.52	$11.52	
09/14/2010	MISC Fund 19	SELL		$13.29	$226.11	$229.16	$3.05
09/24/2010	CNTR Fund 19	BUY	$13.35		$1,639.43	$1,639.43	
09/24/2010	MISC Fund 19	BUY	$13.35		$11.51	$11.51	
09/30/2010	EARN Fund 19	SELL		$13.39	$33.08	$33.52	$.44
10/15/2010	CNTR Fund 19	BUY	$13.68		$1,979.58	$1,979.58	
10/15/2010	MISC Fund 19	BUY	$13.68		$11.51	$11.51	
10/22/2010	CNTR Fund 19	BUY	$13.71		$1,937.16	$1,937.16	
10/22/2010	MISC Fund 19	BUY	$13.71		$13.74	$13.74	
10/29/2010	EARN Fund 19	SELL		$13.71	$.82	$.85	$.03
11/05/2010	CNTR Fund 19	BUY	$13.72		$1,513.02	$1,513.02	
11/05/2010	MISC Fund 19	BUY	$13.72		$13.73	$13.73	

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
11/22/2010	CNTR Fund 19	BUY	$13.49		$2,477.63	$2,477.63	
11/22/2010	MISC Fund 19	BUY	$13.49		$13.73	$13.73	
11/23/2010	DISB Fund 19	SELL		$13.50	$2,719.79	$2,793.59	$73.80
11/30/2010	EARN Fund 19	SELL		$13.47	$.65	$.66	$.01
12/06/2010	CNTR Fund 19	BUY	$13.40		$1,581.08	$1,581.08	
12/06/2010	MISC Fund 19	BUY	$13.40		$4.99	$4.99	
12/14/2010	DISB Fund 19	BUY	$13.08		$75.77	$75.77	
12/14/2010	DISB Fund 19	SELL		$13.08	$391.82	$391.01	$.81-
12/28/2010	CNTR Fund 19	BUY	$13.06		$2,290.02	$2,290.02	
12/28/2010	MISC Fund 19	BUY	$13.06		$4.99	$4.99	
12/31/2010	EARN Fund 19	SELL		$13.21	$31.46	$31.32	$.14-
06/29/2010	MISC Fund 17	BUY	$15.97		$11,972.70	$11,972.70	
06/29/2010	MISC Fund 18	BUY	$17.98		$13,383.56	$13,383.56	
06/29/2010	MISC Fund 1H	BUY	$11.37		$4,091.50	$4,091.50	
06/30/2010	EARN Fund 17	SELL		$15.86	$7.80	$7.78	$.02-
06/30/2010	EARN Fund 18	SELL		$17.79	$3.24	$3.21	$.03-
06/30/2010	EARN Fund 1H	SELL		$11.26	$3.18	$3.16	$.02-
07/02/2010	CNTR Fund 17	BUY	$15.80		$2,931.83	$2,931.83	
07/02/2010	CNTR Fund 18	BUY	$17.40		$1,507.48	$1,507.48	
07/02/2010	CNTR Fund 1H	BUY	$11.11		$1,857.80	$1,857.80	
07/08/2010	MISC Fund 17	BUY	$16.28		$32.62	$32.62	
07/20/2010	CNTR Fund 17	BUY	$16.48		$220.16	$220.16	
07/20/2010	CNTR Fund 1H	BUY	$11.77		$1,320.97	$1,320.97	
07/30/2010	EARN Fund 17	SELL		$16.67	$.19	$.20	$.01
08/11/2010	CNTR Fund 17	BUY	$16.67		$3,091.58	$3,091.58	
08/11/2010	MISC Fund 17	BUY	$16.67		$19.59	$19.59	
08/11/2010	CNTR Fund 18	BUY	$19.10		$2,417.18	$2,417.18	
08/11/2010	CNTR Fund 1H	BUY	$11.87		$1,868.40	$1,868.40	
08/23/2010	CNTR Fund 17	BUY	$16.57		$509.11	$509.11	
08/23/2010	MISC Fund 17	BUY	$16.57		$6.53	$6.53	
08/23/2010	CNTR Fund 18	BUY	$18.66		$487.91	$487.91	
08/23/2010	CNTR Fund 1H	BUY	$11.86		$375.50	$375.50	
08/31/2010	EARN Fund 17	SELL		$16.39	$.20	$.20	
09/14/2010	CNTR Fund 17	BUY	$17.14		$653.25	$653.25	
09/14/2010	MISC Fund 17	BUY	$17.14		$6.53	$6.53	
09/14/2010	CNTR Fund 18	BUY	$20.11		$440.30	$440.30	
09/14/2010	CNTR Fund 1H	BUY	$12.65		$387.70	$387.70	
09/24/2010	CNTR Fund 17	BUY	$17.40		$468.55	$468.55	
09/24/2010	MISC Fund 17	BUY	$17.39		$6.53	$6.53	
09/24/2010	CNTR Fund 18	BUY	$20.16		$460.85	$460.85	
09/24/2010	CNTR Fund 1H	BUY	$13.12		$395.64	$395.64	
09/30/2010	EARN Fund 17	SELL		$17.35	$8.02	$8.58	$.56
09/30/2010	EARN Fund 18	SELL		$19.91	$6.43	$6.87	$.44

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
09/30/2010	EARN Fund 1H	SELL		$13.09	$7.01	$7.75	$.74
10/15/2010	CNTR Fund 17	BUY	$17.67		$566.03	$566.03	
10/15/2010	MISC Fund 17	BUY	$17.67		$6.52	$6.52	
10/15/2010	CNTR Fund 18	BUY	$20.65		$491.30	$491.30	
10/15/2010	CNTR Fund 1H	BUY	$13.32		$225.32	$225.32	
10/22/2010	CNTR Fund 17	BUY	$17.77		$593.13	$593.13	
10/22/2010	MISC Fund 17	BUY	$17.77		$6.52	$6.52	
10/22/2010	CNTR Fund 18	BUY	$21.08		$1,214.40	$1,214.40	
10/22/2010	CNTR Fund 1H	BUY	$13.39		$1,069.30	$1,069.30	
10/29/2010	EARN Fund 17	SELL		$17.70	$.18	$.20	$.02
11/05/2010	CNTR Fund 17	BUY	$18.15		$372.55	$372.55	
11/05/2010	MISC Fund 17	BUY	$18.15		$6.52	$6.52	
11/05/2010	CNTR Fund 18	BUY	$21.90		$443.87	$443.87	
11/05/2010	CNTR Fund 1H	BUY	$14.12		$362.52	$362.52	
11/22/2010	CNTR Fund 17	BUY	$17.81		$466.81	$466.81	
11/22/2010	MISC Fund 17	BUY	$17.81		$6.52	$6.52	
11/22/2010	CNTR Fund 18	BUY	$20.46		$1,087.02	$1,087.02	
11/22/2010	CNTR Fund 1H	BUY	$14.32		$637.39	$637.39	
11/23/2010	DISB Fund 17	SELL		$17.63	$2,719.98	$2,961.47	$241.49
12/06/2010	CNTR Fund 17	BUY	$18.09		$248.66	$248.66	
12/06/2010	CNTR Fund 18	BUY	$21.19		$874.66	$874.66	
12/06/2010	CNTR Fund 1H	BUY	$14.86		$333.78	$333.78	
12/28/2010	CNTR Fund 17	BUY	$18.62		$431.11	$431.11	
12/28/2010	CNTR Fund 18	BUY	$21.50		$1,852.46	$1,852.46	
12/28/2010	CNTR Fund 1H	BUY	$14.90		$359.12	$359.12	
12/31/2010	EARN Fund 17	SELL		$18.59	$7.64	$8.46	$.82
12/31/2010	EARN Fund 18	SELL		$21.56	$10.79	$11.59	$.80
12/31/2010	EARN Fund 1H	SELL		$14.90	$8.66	$10.11	$1.45
06/29/2010	MISC Fund H2	BUY	$9.84		$37,184.86	$37,184.86	
06/29/2010	MISC Fund H3	BUY	$10.13		$105,890.50	$105,890.50	
06/30/2010	EARN Fund H2	SELL		$9.84	$17.73	$17.73	
06/30/2010	EARN Fund H3	SELL		$10.13	$57.73	$57.73	
07/01/2010	MISC Fund H3	BUY	$10.13		$115.08	$115.08	
07/02/2010	CNTR Fund H2	BUY	$9.84		$3,262.82	$3,262.82	
07/02/2010	CNTR Fund H3	BUY	$10.13		$2,633.84	$2,633.84	
07/06/2010	EARN Fund H2	SELL		$9.84	$9.34	$9.34	
07/06/2010	EARN Fund H3	SELL		$10.13	$16.12	$16.12	
07/07/2010	MISC Fund H1	BUY	$9.66		$1,353.83	$1,353.83	
07/09/2010	MISC Fund H1	SELL		$9.65	$1,353.83	$1,353.73	$.10-
07/09/2010	MISC Fund H2	BUY	$9.84		$90.04	$90.04	
07/09/2010	MISC Fund H3	BUY	$10.13		$1,282.47	$1,282.47	
07/27/2010	EARN Fund H3	SELL		$10.16	$15.39	$15.43	$.04
07/27/2010	MISC Fund H3	SELL		$10.16	$538.54	$539.96	$1.42

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
07/30/2010	EARN Fund H3	SELL		$10.08	$1.53	$1.53	
08/11/2010	CNTR Fund H2	BUY	$9.59		$3,949.60	$3,949.60	
08/11/2010	CNTR Fund H3	BUY	$9.94		$6,407.24	$6,407.24	
08/23/2010	CNTR Fund H2	BUY	$9.55		$1,169.89	$1,169.89	
08/23/2010	CNTR Fund H3	BUY	$9.92		$1,283.46	$1,283.46	
08/23/2010	EARN Fund H3	SELL		$9.92	$15.90	$15.62	$.28-
08/23/2010	MISC Fund H3	BUY	$9.92		$23.85	$23.85	
08/23/2010	MISC Fund H3	SELL		$9.92	$433.76	$426.00	$7.76-
08/31/2010	EARN Fund H3	SELL		$9.91	$1.60	$1.57	$.03-
09/10/2010	MISC Fund H3	BUY	$9.91		$10,817.16	$10,817.16	
09/10/2010	MISC Fund H3	SELL		$9.91	$11,061.23	$10,817.16	$244.07-
09/14/2010	MISC Fund H1	BUY	$9.34		$14,330.96	$14,330.96	
09/14/2010	CNTR Fund H2	BUY	$9.55		$1,072.50	$1,072.50	
09/14/2010	CNTR Fund H3	BUY	$9.91		$1,160.76	$1,160.76	
09/14/2010	MISC Fund H3	BUY	$9.91		$23.85	$23.85	
09/14/2010	MISC Fund H3	SELL		$9.91	$11,061.23	$10,819.05	$242.18-
09/24/2010	CNTR Fund H2	BUY	$9.83		$881.01	$881.01	
09/24/2010	CNTR Fund H3	BUY	$10.19		$1,695.16	$1,695.16	
09/24/2010	MISC Fund H3	BUY	$10.19		$42.44	$42.44	
09/30/2010	EARN Fund H1	SELL		$9.55	$2.90	$2.96	$.06
09/30/2010	EARN Fund H2	SELL		$9.78	$34.64	$34.69	$.05
09/30/2010	EARN Fund H3	SELL		$10.16	$82.46	$82.82	$.36
10/07/2010	EARN Fund H2	SELL		$9.92	$31.87	$32.22	$.35
10/07/2010	EARN Fund H3	SELL		$10.31	$64.63	$65.83	$1.20
10/08/2010	EARN Fund H3	SELL		$10.39	$14.83	$15.25	$.42
10/08/2010	MISC Fund H3	SELL		$10.39	$2,965.04	$3,049.39	$84.35
10/12/2010	EARN Fund H3	SELL		$10.42	$27.66	$28.46	$.80
10/12/2010	DISB Fund H3	SELL		$10.42	$629.18	$647.18	$18.00
10/15/2010	CNTR Fund H2	BUY	$10.16		$1,023.93	$1,023.93	
10/15/2010	CNTR Fund H3	BUY	$10.57		$1,237.00	$1,237.00	
10/15/2010	MISC Fund H3	BUY	$10.57		$42.42	$42.42	
10/22/2010	CNTR Fund H2	BUY	$10.15		$734.75	$734.75	
10/22/2010	CNTR Fund H3	BUY	$10.55		$1,966.76	$1,966.76	
10/22/2010	MISC Fund H3	BUY	$10.55		$42.41	$42.41	
10/25/2010	DISB Fund H3	SELL		$10.60	$2,001.58	$2,094.84	$93.26
10/29/2010	EARN Fund H3	SELL		$10.58	$2.21	$2.31	$.10
11/05/2010	CNTR Fund H2	BUY	$10.58		$635.72	$635.72	
11/05/2010	CNTR Fund H3	BUY	$10.97		$1,296.18	$1,296.18	
11/05/2010	MISC Fund H3	BUY	$10.97		$18.57	$18.57	
11/18/2010	DISB Fund H2	SELL		$10.27	$654.87	$683.79	$28.92
11/18/2010	DISB Fund H3	SELL		$10.65	$112.73	$118.55	$5.82
11/22/2010	CNTR Fund H2	BUY	$10.32		$869.10	$869.10	
11/22/2010	CNTR Fund H3	BUY	$10.71		$1,926.10	$1,926.10	

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
11/22/2010	MISC Fund H3	BUY	$10.71		$89.80	$89.80	
11/30/2010	EARN Fund H3	SELL		$10.62	$2.23	$2.32	$.09
12/06/2010	CNTR Fund H2	BUY	$10.36		$1,328.86	$1,328.86	
12/06/2010	CNTR Fund H3	BUY	$10.77		$1,546.06	$1,546.06	
12/06/2010	MISC Fund H3	BUY	$10.77		$89.80	$89.80	
12/28/2010	CNTR Fund H2	BUY	$10.57		$1,090.44	$1,090.44	
12/28/2010	CNTR Fund H3	BUY	$10.96		$2,137.28	$2,137.28	
12/28/2010	MISC Fund H3	BUY	$10.96		$89.79	$89.79	
12/31/2010	EARN Fund H1	SELL		$10.29	$2.76	$3.04	$.28
12/31/2010	EARN Fund H2	SELL		$10.56	$35.69	$37.74	$2.05
12/31/2010	EARN Fund H3	SELL		$10.96	$88.03	$93.06	$5.03
06/29/2010	MISC Fund J2	BUY	$11.26		$12,709.78	$12,709.78	
06/30/2010	EARN Fund J2	SELL		$11.15	$5.46	$5.46	
07/02/2010	CNTR Fund J2	BUY	$11.09		$2,081.53	$2,081.53	
07/20/2010	CNTR Fund J2	BUY	$11.77		$880.65	$880.65	
08/11/2010	CNTR Fund J2	BUY	$11.88		$3,354.02	$3,354.02	
08/23/2010	CNTR Fund J2	BUY	$11.70		$748.24	$748.24	
09/14/2010	CNTR Fund J2	BUY	$12.30		$718.47	$718.47	
09/24/2010	CNTR Fund J2	BUY	$12.53		$813.69	$813.69	
09/30/2010	EARN Fund J2	SELL		$12.48	$11.09	$11.87	$.78
10/15/2010	CNTR Fund J2	BUY	$12.82		$735.53	$735.53	
10/22/2010	CNTR Fund J2	BUY	$12.86		$930.23	$930.23	
11/05/2010	CNTR Fund J2	BUY	$13.25		$388.20	$388.20	
11/22/2010	CNTR Fund J2	BUY	$12.97		$743.00	$743.00	
12/02/2010	DISB Fund J2	SELL		$13.18	$586.34	$650.99	$64.65
12/06/2010	CNTR Fund J2	BUY	$13.20		$450.94	$450.94	
12/14/2010	DISB Fund J2	BUY	$13.43		$90.44	$90.44	
12/14/2010	DISB Fund J2	SELL		$13.43	$406.50	$463.14	$56.64
12/28/2010	CNTR Fund J2	BUY	$13.57		$573.07	$573.07	
12/31/2010	EARN Fund J2	SELL		$13.58	$8.80	$9.94	$1.14
06/29/2010	MISC Fund J1	BUY	$10.95		$29,826.62	$29,826.62	
06/30/2010	EARN Fund J1	SELL		$10.90	$11.71	$11.71	
07/02/2010	CNTR Fund J1	BUY	$10.86		$3,775.73	$3,775.73	
07/08/2010	MISC Fund J1	BUY	$11.14		$97.88	$97.88	
07/30/2010	EARN Fund J1	SELL		$11.36	$.58	$.60	$.02
08/11/2010	CNTR Fund J1	BUY	$11.34		$6,428.28	$6,428.28	
08/11/2010	MISC Fund J1	BUY	$11.34		$58.69	$58.69	
08/23/2010	CNTR Fund J1	BUY	$11.29		$1,258.61	$1,258.61	
08/23/2010	MISC Fund J1	BUY	$11.29		$19.56	$19.56	
08/31/2010	EARN Fund J1	SELL		$11.25	$.59	$.61	$.02
09/14/2010	CNTR Fund J1	BUY	$11.68		$1,348.61	$1,348.61	
09/14/2010	MISC Fund J1	BUY	$11.68		$19.56	$19.56	
09/24/2010	CNTR Fund J1	BUY	$11.83		$1,058.74	$1,058.74	

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
09/24/2010	MISC Fund J1	BUY	$11.83		$19.57	$19.57	
09/30/2010	EARN Fund J1	SELL		$11.85	$17.82	$18.85	$1.03
10/15/2010	CNTR Fund J1	BUY	$12.18		$1,543.82	$1,543.82	
10/15/2010	MISC Fund J1	BUY	$12.18		$19.58	$19.58	
10/22/2010	CNTR Fund J1	BUY	$12.11		$1,310.97	$1,310.97	
10/22/2010	MISC Fund J1	BUY	$12.11		$19.58	$19.58	
10/29/2010	EARN Fund J1	SELL		$12.12	$.55	$.60	$.05
11/05/2010	CNTR Fund J1	BUY	$12.46		$619.10	$619.10	
11/05/2010	MISC Fund J1	BUY	$12.46		$19.58	$19.58	
11/22/2010	CNTR Fund J1	BUY	$12.19		$815.23	$815.23	
11/22/2010	MISC Fund J1	BUY	$12.19		$19.57	$19.57	
11/23/2010	DISB Fund J1	SELL		$12.04	$8,159.70	$8,851.32	$691.62
12/02/2010	DISB Fund J1	SELL		$12.24	$586.34	$629.39	$43.05
12/06/2010	CNTR Fund J1	BUY	$12.31		$462.85	$462.85	
12/28/2010	CNTR Fund J1	BUY	$12.43		$676.48	$676.48	
12/31/2010	EARN Fund J1	SELL		$12.51	$14.28	$15.45	$1.17
06/29/2010	MISC Fund G2	BUY	$10.09		$226.72	$226.72	
06/30/2010	EARN Fund G2	SELL		$10.04	$.55	$.55	
07/02/2010	CNTR Fund G2	BUY	$10.13		$771.83	$771.83	
08/11/2010	CNTR Fund G2	BUY	$10.78		$1,564.62	$1,564.62	
08/23/2010	CNTR Fund G2	BUY	$10.68		$363.21	$363.21	
09/14/2010	CNTR Fund G2	BUY	$11.29		$253.99	$253.99	
09/24/2010	CNTR Fund G2	BUY	$11.52		$394.35	$394.35	
09/30/2010	EARN Fund G2	SELL		$11.44	$1.71	$1.80	$.09
10/15/2010	CNTR Fund G2	BUY	$11.96		$240.99	$240.99	
10/22/2010	CNTR Fund G2	BUY	$11.93		$440.13	$440.13	
11/05/2010	CNTR Fund G2	BUY	$12.12		$274.37	$274.37	
11/22/2010	CNTR Fund G2	BUY	$11.76		$422.45	$422.45	
12/06/2010	CNTR Fund G2	BUY	$11.60		$275.32	$275.32	
12/22/2010	MISC Fund G2	BUY	$11.76		$1,275.25	$1,275.25	
12/28/2010	CNTR Fund G2	BUY	$11.79		$295.35	$295.35	
12/31/2010	EARN Fund G2	SELL		$11.88	$2.00	$2.08	$.08
06/29/2010	MISC Fund G1	BUY	$6.97		$3,006.12	$3,006.12	
06/30/2010	EARN Fund G1	SELL		$6.87	$3.17	$3.15	$.02-
07/02/2010	CNTR Fund G1	BUY	$6.81		$1,140.25	$1,140.25	
07/20/2010	CNTR Fund G1	BUY	$7.26		$1,541.13	$1,541.13	
08/11/2010	CNTR Fund G1	BUY	$7.41		$1,887.64	$1,887.64	
08/23/2010	CNTR Fund G1	BUY	$7.20		$366.84	$366.84	
09/14/2010	CNTR Fund G1	BUY	$7.65		$373.93	$373.93	
09/24/2010	CNTR Fund G1	BUY	$7.90		$303.50	$303.50	
09/30/2010	EARN Fund G1	SELL		$7.81	$4.86	$5.22	$.36
10/15/2010	CNTR Fund G1	BUY	$8.14		$392.17	$392.17	
10/22/2010	CNTR Fund G1	BUY	$8.27		$419.23	$419.23	

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
11/05/2010	CNTR Fund G1	BUY	$8.67		$229.62	$229.62	
11/22/2010	CNTR Fund G1	BUY	$8.53		$296.08	$296.08	
12/06/2010	CNTR Fund G1	BUY	$8.77		$224.91	$224.91	
12/28/2010	CNTR Fund G1	BUY	$8.85		$300.28	$300.28	
12/31/2010	EARN Fund G1	SELL		$8.88	$4.53	$5.33	$.80
06/29/2010	MISC Fund G4	BUY	$8.94		$1,760.94	$1,760.94	
06/30/2010	EARN Fund G4	SELL		$8.83	$2.18	$2.18	
07/02/2010	CNTR Fund G4	BUY	$8.73		$554.30	$554.30	
07/20/2010	CNTR Fund G4	BUY	$9.06		$1,100.81	$1,100.81	
08/11/2010	CNTR Fund G4	BUY	$8.99		$886.56	$886.56	
08/23/2010	CNTR Fund G4	BUY	$8.69		$153.52	$153.52	
09/14/2010	CNTR Fund G4	BUY	$9.29		$153.06	$153.06	
09/24/2010	CNTR Fund G4	BUY	$9.55		$165.68	$165.68	
09/30/2010	EARN Fund G4	SELL		$9.59	$2.90	$3.06	$.16
10/15/2010	CNTR Fund G4	BUY	$10.00		$188.18	$188.18	
10/22/2010	CNTR Fund G4	BUY	$9.99		$205.08	$205.08	
11/05/2010	CNTR Fund G4	BUY	$10.51		$168.00	$168.00	
11/22/2010	CNTR Fund G4	BUY	$10.37		$186.54	$186.54	
12/06/2010	CNTR Fund G4	BUY	$10.87		$165.70	$165.70	
12/14/2010	DISB Fund G4	BUY	$11.05		$58.65	$58.65	
12/14/2010	DISB Fund G4	SELL		$11.05	$256.24	$304.03	$47.79
12/28/2010	CNTR Fund G4	BUY	$11.23		$566.88	$566.88	
12/31/2010	EARN Fund G4	SELL		$11.17	$3.23	$3.64	$.41
06/29/2010	MISC Fund E1	BUY	$8.37		$9,350.82	$9,350.82	
06/30/2010	EARN Fund E1	SELL		$8.30	$2.51	$2.51	
07/02/2010	CNTR Fund E1	BUY	$8.23		$1,368.41	$1,368.41	
07/20/2010	CNTR Fund E1	BUY	$8.66		$220.16	$220.16	
08/11/2010	CNTR Fund E1	BUY	$8.60		$1,715.62	$1,715.62	
08/23/2010	CNTR Fund E1	BUY	$8.49		$353.53	$353.53	
09/14/2010	CNTR Fund E1	BUY	$8.87		$449.71	$449.71	
09/24/2010	CNTR Fund E1	BUY	$9.07		$427.55	$427.55	
09/30/2010	EARN Fund E1	SELL		$9.07	$4.56	$4.82	$.26
10/15/2010	CNTR Fund E1	BUY	$9.32		$497.92	$497.92	
10/22/2010	CNTR Fund E1	BUY	$9.32		$448.66	$448.66	
11/05/2010	CNTR Fund E1	BUY	$9.68		$181.12	$181.12	
11/22/2010	CNTR Fund E1	BUY	$9.50		$381.52	$381.52	
12/06/2010	CNTR Fund E1	BUY	$9.72		$247.08	$247.08	
12/28/2010	CNTR Fund E1	BUY	$9.97		$375.25	$375.25	
12/31/2010	EARN Fund E1	SELL		$10.00	$4.41	$4.95	$.54
06/29/2010	MISC Fund A1	BUY	$15.19		$14,510.80	$14,510.80	
06/30/2010	EARN Fund A1	SELL		$15.18	$16.74	$16.74	
07/02/2010	CNTR Fund A1	BUY	$15.18		$3,301.60	$3,301.60	
07/20/2010	CNTR Fund A1	BUY	$15.30		$440.32	$440.32	

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
08/11/2010	CNTR Fund A1	BUY	$15.53		$5,621.80	$5,621.80	
08/23/2010	CNTR Fund A1	BUY	$15.60		$704.80	$704.80	
09/08/2010	DISB Fund A1	BUY	$15.59		$1,448.16	$1,448.16	
09/08/2010	DISB Fund A1	SELL		$15.59	$5,407.54	$5,506.86	$99.32
09/14/2010	CNTR Fund A1	BUY	$15.62		$618.90	$618.90	
09/24/2010	CNTR Fund A1	BUY	$15.67		$836.28	$836.28	
09/30/2010	EARN Fund A1	SELL		$15.76	$21.15	$21.67	$.52
10/15/2010	CNTR Fund A1	BUY	$15.85		$437.94	$437.94	
10/22/2010	CNTR Fund A1	BUY	$15.86		$1,049.92	$1,049.92	
11/05/2010	CNTR Fund A1	BUY	$15.98		$497.74	$497.74	
11/22/2010	CNTR Fund A1	BUY	$15.76		$2,284.36	$2,284.36	
12/06/2010	CNTR Fund A1	BUY	$15.72		$393.12	$393.12	
12/14/2010	DISB Fund A1	BUY	$15.51		$77.44	$77.44	
12/14/2010	DISB Fund A1	SELL		$15.51	$393.48	$398.13	$4.65
12/28/2010	CNTR Fund A1	BUY	$15.54		$772.28	$772.28	
12/31/2010	EARN Fund A1	SELL		$15.67	$21.13	$21.41	$.28
06/29/2010	MISC Fund A3	BUY	$21.88		$52,759.44	$52,759.44	
06/30/2010	EARN Fund A3	SELL		$21.75	$9.72	$9.72	
07/02/2010	CNTR Fund A3	BUY	$21.71		$5,442.30	$5,442.30	
07/08/2010	MISC Fund A3	BUY	$22.40		$32.63	$32.63	
07/20/2010	CNTR Fund A3	BUY	$22.72		$660.49	$660.49	
07/30/2010	EARN Fund A3	SELL		$23.60	$.19	$.21	$.02
08/11/2010	CNTR Fund A3	BUY	$23.17		$8,648.70	$8,648.70	
08/11/2010	MISC Fund A3	BUY	$23.17		$19.59	$19.59	
08/23/2010	CNTR Fund A3	BUY	$23.29		$2,127.60	$2,127.60	
08/23/2010	MISC Fund A3	BUY	$23.29		$6.53	$6.53	
08/31/2010	EARN Fund A3	SELL		$22.99	$.19	$.20	$.01
09/14/2010	CNTR Fund A3	BUY	$24.44		$1,303.40	$1,303.40	
09/14/2010	EARN Fund A3	SELL		$24.44	$3.77	$4.12	$.35
09/14/2010	MISC Fund A3	BUY	$24.44		$6.53	$6.53	
09/14/2010	MISC Fund A3	SELL		$24.44	$226.12	$247.00	$20.88
09/24/2010	CNTR Fund A3	BUY	$25.12		$1,635.96	$1,635.96	
09/24/2010	MISC Fund A3	BUY	$25.12		$6.53	$6.53	
09/30/2010	EARN Fund A3	SELL		$25.44	$20.08	$22.44	$2.36
10/15/2010	CNTR Fund A3	BUY	$26.80		$1,730.46	$1,730.46	
10/15/2010	MISC Fund A3	BUY	$26.81		$6.53	$6.53	
10/22/2010	CNTR Fund A3	BUY	$26.36		$1,940.20	$1,940.20	
10/22/2010	MISC Fund A3	BUY	$26.35		$8.76	$8.76	
10/29/2010	EARN Fund A3	SELL		$26.42	$.36	$.42	$.06
11/05/2010	CNTR Fund A3	BUY	$27.59		$1,112.47	$1,112.47	
11/05/2010	MISC Fund A3	BUY	$27.59		$8.76	$8.76	
11/22/2010	CNTR Fund A3	BUY	$26.62		$1,776.57	$1,776.57	
11/22/2010	MISC Fund A3	BUY	$26.62		$8.75	$8.75	

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
11/23/2010	DISB Fund A3	SELL		$25.90	$2,720.04	$3,145.23	$425.19
11/30/2010	EARN Fund A3	SELL		$25.93	$.18	$.21	$.03
12/06/2010	CNTR Fund A3	BUY	$27.27		$1,352.63	$1,352.63	
12/22/2010	MISC Fund A3	BUY	$27.50		$2,404.08	$2,404.08	
12/28/2010	CNTR Fund A3	BUY	$27.49		$1,746.17	$1,746.17	
12/31/2010	EARN Fund A3	SELL		$28.02	$20.17	$23.55	$3.38
06/29/2010	MISC Fund A2	BUY	$12.75		$15,909.82	$15,909.82	
06/30/2010	EARN Fund A2	SELL		$12.75	$3.28	$3.28	
07/02/2010	CNTR Fund A2	BUY	$12.74		$1,562.29	$1,562.29	
08/11/2010	CNTR Fund A2	BUY	$12.91		$4,093.72	$4,093.72	
08/23/2010	CNTR Fund A2	BUY	$12.90		$632.96	$632.96	
09/14/2010	CNTR Fund A2	BUY	$12.92		$433.30	$433.30	
09/24/2010	CNTR Fund A2	BUY	$12.94		$543.82	$543.82	
09/30/2010	EARN Fund A2	SELL		$12.96	$14.11	$14.23	$.12
10/15/2010	CNTR Fund A2	BUY	$12.99		$522.54	$522.54	
10/22/2010	CNTR Fund A2	BUY	$13.00		$893.18	$893.18	
11/05/2010	CNTR Fund A2	BUY	$13.01		$481.06	$481.06	
11/22/2010	CNTR Fund A2	BUY	$12.97		$2,070.98	$2,070.98	
11/24/2010	DISB Fund A2	SELL		$12.96	$965.57	$974.57	$9.00
12/06/2010	CNTR Fund A2	BUY	$12.95		$268.07	$268.07	
12/28/2010	CNTR Fund A2	BUY	$12.83		$865.72	$865.72	
12/31/2010	EARN Fund A2	SELL		$12.89	$8.30	$8.33	$.03
06/29/2010	MISC Fund 03	BUY	$24.24		$22,497.74	$22,497.74	
06/30/2010	EARN Fund 03	SELL		$24.18	$4.25	$4.25	
07/02/2010	CNTR Fund 03	BUY	$23.98		$2,426.48	$2,426.48	
07/20/2010	CNTR Fund 03	BUY	$24.63		$660.48	$660.48	
08/11/2010	CNTR Fund 03	BUY	$24.99		$3,228.36	$3,228.36	
08/23/2010	CNTR Fund 03	BUY	$24.89		$762.05	$762.05	
09/14/2010	CNTR Fund 03	BUY	$25.41		$758.83	$758.83	
09/24/2010	CNTR Fund 03	BUY	$25.60		$945.08	$945.08	
09/30/2010	EARN Fund 03	SELL		$25.84	$6.72	$6.96	$.24
10/15/2010	CNTR Fund 03	BUY	$26.42		$709.54	$709.54	
10/22/2010	CNTR Fund 03	BUY	$26.52		$2,326.55	$2,326.55	
11/05/2010	CNTR Fund 03	BUY	$27.12		$1,021.20	$1,021.20	
11/22/2010	CNTR Fund 03	BUY	$26.72		$1,929.92	$1,929.92	
12/06/2010	CNTR Fund 03	BUY	$26.87		$810.47	$810.47	
12/28/2010	CNTR Fund 03	BUY	$27.89		$2,365.09	$2,365.09	
12/31/2010	EARN Fund 03	SELL		$27.51	$12.48	$13.02	$.54
06/29/2010	MISC Fund 08	BUY	$21.46		$84,542.70	$84,542.70	
06/30/2010	EARN Fund 08	SELL		$21.31	$22.36	$22.34	$.02-
07/02/2010	CNTR Fund 08	BUY	$21.09		$12,851.02	$12,851.02	
07/20/2010	CNTR Fund 08	BUY	$22.02		$1,320.97	$1,320.97	
08/11/2010	CNTR Fund 08	BUY	$22.10		$16,640.70	$16,640.70	

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
08/23/2010	CNTR Fund 08	BUY	$21.51		$3,024.28	$3,024.28	
09/14/2010	CNTR Fund 08	BUY	$22.89		$4,220.05	$4,220.05	
09/14/2010	EARN Fund 08	SELL		$22.89	$7.54	$8.00	$.46
09/14/2010	MISC Fund 08	SELL		$22.89	$452.22	$480.02	$27.80
09/24/2010	CNTR Fund 08	BUY	$23.54		$3,438.67	$3,438.67	
09/30/2010	EARN Fund 08	SELL		$23.81	$38.88	$42.23	$3.35
10/15/2010	CNTR Fund 08	BUY	$24.64		$2,731.30	$2,731.30	
10/22/2010	CNTR Fund 08	BUY	$24.42		$3,304.30	$3,304.30	
10/22/2010	MISC Fund 08	BUY	$24.42		$4.44	$4.44	
10/29/2010	EARN Fund 08	SELL		$24.54	$.36	$.40	$.04
11/05/2010	CNTR Fund 08	BUY	$25.17		$2,468.99	$2,468.99	
11/05/2010	MISC Fund 08	BUY	$25.17		$4.44	$4.44	
11/22/2010	CNTR Fund 08	BUY	$24.75		$3,388.76	$3,388.76	
11/22/2010	MISC Fund 08	BUY	$24.75		$4.45	$4.45	
11/30/2010	EARN Fund 08	SELL		$24.55	$.37	$.41	$.04
12/02/2010	DISB Fund 08	SELL		$25.34	$369.72	$405.54	$35.82
12/06/2010	CNTR Fund 08	BUY	$25.49		$3,559.97	$3,559.97	
12/28/2010	CNTR Fund 08	BUY	$26.15		$2,295.68	$2,295.68	
12/31/2010	EARN Fund 08	SELL		$26.20	$37.39	$43.34	$5.95
06/29/2010	MISC Fund 93	BUY	$17.06		$27,936.34	$27,936.34	
06/30/2010	EARN Fund 93	SELL		$16.89	$7.96	$7.96	
07/02/2010	CNTR Fund 93	BUY	$16.79		$7,696.84	$7,696.84	
07/20/2010	CNTR Fund 93	BUY	$17.67		$880.65	$880.65	
08/11/2010	CNTR Fund 93	BUY	$17.79		$9,101.70	$9,101.70	
08/23/2010	CNTR Fund 93	BUY	$17.36		$1,439.43	$1,439.43	
09/14/2010	CNTR Fund 93	BUY	$18.22		$2,478.38	$2,478.38	
09/24/2010	CNTR Fund 93	BUY	$18.85		$2,645.90	$2,645.90	
09/30/2010	EARN Fund 93	SELL		$18.79	$21.99	$23.33	$1.34
10/15/2010	CNTR Fund 93	BUY	$19.48		$1,812.55	$1,812.55	
10/22/2010	CNTR Fund 93	BUY	$19.57		$3,342.72	$3,342.72	
11/05/2010	CNTR Fund 93	BUY	$20.13		$1,935.28	$1,935.28	
11/22/2010	CNTR Fund 93	BUY	$19.73		$3,005.45	$3,005.45	
12/06/2010	CNTR Fund 93	BUY	$20.11		$3,221.92	$3,221.92	
12/14/2010	DISB Fund 93	BUY	$20.34		$56.54	$56.54	
12/14/2010	DISB Fund 93	SELL		$20.34	$254.11	$290.30	$36.19
12/28/2010	CNTR Fund 93	BUY	$20.46		$2,096.25	$2,096.25	
12/31/2010	EARN Fund 93	SELL		$20.44	$24.92	$27.34	$2.42
06/29/2010	MISC Fund B2	BUY	$12.67		$25,540.56	$25,540.56	
06/30/2010	EARN Fund B2	SELL		$12.53	$25.56	$25.35	$.21-
07/02/2010	CNTR Fund B2	BUY	$12.38		$4,081.24	$4,081.24	
07/08/2010	MISC Fund B2	BUY	$13.03		$162.33	$162.33	
07/30/2010	EARN Fund B2	SELL		$13.61	$1.87	$2.02	$.15
08/11/2010	CNTR Fund B2	BUY	$13.32		$4,812.60	$4,812.60	

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
08/11/2010	MISC Fund B2	BUY	$13.32		$97.42	$97.42	
08/23/2010	CNTR Fund B2	BUY	$13.14		$863.34	$863.34	
08/23/2010	MISC Fund B2	BUY	$13.15		$32.48	$32.48	
08/31/2010	EARN Fund B2	SELL		$13.01	$1.99	$2.03	$.04
09/14/2010	CNTR Fund B2	BUY	$13.96		$784.76	$784.76	
09/14/2010	EARN Fund B2	SELL		$13.96	$7.54	$8.21	$.67
09/14/2010	MISC Fund B2	BUY	$13.96		$32.48	$32.48	
09/14/2010	MISC Fund B2	SELL		$13.96	$452.20	$492.36	$40.16
09/24/2010	CNTR Fund B2	BUY	$14.19		$940.63	$940.63	
09/24/2010	MISC Fund B2	BUY	$14.19		$32.48	$32.48	
09/30/2010	EARN Fund B2	SELL		$14.29	$29.03	$31.90	$2.87
10/15/2010	CNTR Fund B2	BUY	$14.70		$828.67	$828.67	
10/15/2010	MISC Fund B2	BUY	$14.70		$32.48	$32.48	
10/22/2010	CNTR Fund B2	BUY	$14.77		$1,261.50	$1,261.50	
10/22/2010	MISC Fund B2	BUY	$14.77		$36.92	$36.92	
10/29/2010	EARN Fund B2	SELL		$14.76	$2.13	$2.40	$.27
11/05/2010	CNTR Fund B2	BUY	$15.31		$726.85	$726.85	
11/05/2010	MISC Fund B2	BUY	$15.31		$36.93	$36.93	
11/22/2010	CNTR Fund B2	BUY	$15.05		$979.36	$979.36	
11/22/2010	MISC Fund B2	BUY	$15.05		$36.92	$36.92	
11/30/2010	EARN Fund B2	SELL		$14.94	$2.14	$2.41	$.27
12/06/2010	CNTR Fund B2	BUY	$15.59		$710.17	$710.17	
12/06/2010	MISC Fund B2	BUY	$15.59		$32.48	$32.48	
12/14/2010	DISB Fund B2	BUY	$15.74		$106.01	$106.01	
12/14/2010	DISB Fund B2	SELL		$15.74	$461.52	$544.10	$82.58
12/28/2010	CNTR Fund B2	BUY	$16.06		$1,450.54	$1,450.54	
12/28/2010	MISC Fund B2	BUY	$16.06		$32.48	$32.48	
12/31/2010	EARN Fund B2	SELL		$16.07	$28.75	$34.05	$5.30
06/29/2010	MISC Fund B1	BUY	$12.73		$2,356.28	$2,356.28	
06/29/2010	MISC Fund B3	BUY	$12.22		$71,140.86	$71,140.86	
06/30/2010	EARN Fund B1	SELL		$12.73	$10.44	$10.44	
06/30/2010	EARN Fund B3	SELL		$12.11	$11.21	$11.16	$.05-
07/02/2010	CNTR Fund B1	BUY	$12.73		$1,753.72	$1,753.72	
07/02/2010	CNTR Fund B3	BUY	$11.90		$3,940.35	$3,940.35	
07/20/2010	CNTR Fund B3	BUY	$12.46		$1,100.80	$1,100.80	
07/27/2010	EARN Fund B3	SELL		$13.12	$7.65	$8.26	$.61
07/27/2010	MISC Fund B3	SELL		$13.12	$411.62	$444.65	$33.03
07/30/2010	EARN Fund B3	SELL		$12.88	$.39	$.42	$.03
08/11/2010	CNTR Fund B1	BUY	$12.74		$5,292.22	$5,292.22	
08/11/2010	CNTR Fund B3	BUY	$12.47		$5,553.76	$5,553.76	
08/23/2010	CNTR Fund B1	BUY	$12.74		$1,016.53	$1,016.53	
08/23/2010	CNTR Fund B3	BUY	$12.13		$1,126.04	$1,126.04	
08/23/2010	MISC Fund B3	BUY	$12.13		$3.99	$3.99	

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
08/31/2010	EARN Fund B3	SELL		$12.11	$.39	$.39	
09/14/2010	CNTR Fund B1	BUY	$12.73		$654.60	$654.60	
09/14/2010	CNTR Fund B3	BUY	$12.90		$3,163.50	$3,163.50	
09/14/2010	MISC Fund B3	BUY	$12.91		$3.98	$3.98	
09/16/2010	MISC Fund B3	SELL		$12.85	$26,473.95	$27,851.41	$1,377.46
09/24/2010	CNTR Fund B1	BUY	$12.74		$979.93	$979.93	
09/24/2010	CNTR Fund B3	BUY	$13.16		$1,181.89	$1,181.89	
09/24/2010	MISC Fund B3	BUY	$13.16		$3.98	$3.98	
09/30/2010	EARN Fund B1	SELL		$12.75	$13.93	$13.93	
09/30/2010	EARN Fund B3	SELL		$13.37	$12.19	$13.08	$.89
10/15/2010	CNTR Fund B1	BUY	$12.77		$761.24	$761.24	
10/15/2010	CNTR Fund B3	BUY	$13.79		$1,070.85	$1,070.85	
10/15/2010	MISC Fund B3	BUY	$13.79		$3.99	$3.99	
10/22/2010	CNTR Fund B1	BUY	$12.78		$908.75	$908.75	
10/22/2010	CNTR Fund B3	BUY	$13.82		$1,366.03	$1,366.03	
10/22/2010	MISC Fund B3	BUY	$13.83		$3.99	$3.99	
10/29/2010	EARN Fund B3	SELL		$13.76	$.37	$.41	$.04
11/05/2010	CNTR Fund B1	BUY	$12.78		$638.67	$638.67	
11/05/2010	CNTR Fund B3	BUY	$14.39		$835.35	$835.35	
11/05/2010	MISC Fund B3	BUY	$14.39		$4.00	$4.00	
11/22/2010	CNTR Fund B1	BUY	$12.77		$700.74	$700.74	
11/22/2010	CNTR Fund B3	BUY	$14.19		$1,504.13	$1,504.13	
11/22/2010	MISC Fund B3	BUY	$14.18		$3.99	$3.99	
11/30/2010	EARN Fund B3	SELL		$14.14	$.38	$.43	$.05
12/06/2010	CNTR Fund B1	BUY	$12.77		$397.87	$397.87	
12/06/2010	CNTR Fund B3	BUY	$14.76		$990.98	$990.98	
12/06/2010	MISC Fund B3	BUY	$14.76		$3.99	$3.99	
12/28/2010	CNTR Fund B1	BUY	$12.68		$709.16	$709.16	
12/28/2010	CNTR Fund B3	BUY	$15.36		$1,723.23	$1,723.23	
12/28/2010	MISC Fund B3	BUY	$15.37		$3.98	$3.98	
12/31/2010	EARN Fund B1	SELL		$12.73	$13.45	$13.45	
12/31/2010	EARN Fund B3	SELL		$15.27	$14.89	$17.32	$2.43
06/29/2010	MISC Fund D1	BUY	$8.99		$4,410.12	$4,410.12	
06/30/2010	EARN Fund D1	SELL		$8.92	$5.86	$5.86	
07/02/2010	CNTR Fund D1	BUY	$8.83		$2,510.19	$2,510.19	
07/20/2010	CNTR Fund D1	BUY	$9.37		$1,320.96	$1,320.96	
08/11/2010	CNTR Fund D1	BUY	$9.34		$3,670.34	$3,670.34	
08/23/2010	CNTR Fund D1	BUY	$9.23		$692.75	$692.75	
09/14/2010	CNTR Fund D1	BUY	$9.87		$695.36	$695.36	
09/24/2010	CNTR Fund D1	BUY	$10.17		$946.87	$946.87	
09/30/2010	EARN Fund D1	SELL		$10.21	$8.55	$9.39	$.84
10/15/2010	CNTR Fund D1	BUY	$10.43		$764.92	$764.92	
10/22/2010	CNTR Fund D1	BUY	$10.50		$1,569.23	$1,569.23	

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
11/05/2010	CNTR Fund D1	BUY	$11.04		$729.88	$729.88	
11/22/2010	CNTR Fund D1	BUY	$11.03		$1,461.73	$1,461.73	
12/06/2010	CNTR Fund D1	BUY	$11.52		$1,450.00	$1,450.00	
12/14/2010	DISB Fund D1	BUY	$11.57		$73.19	$73.19	
12/14/2010	DISB Fund D1	SELL		$11.57	$310.18	$376.21	$66.03
12/22/2010	MISC Fund D1	SELL		$11.77	$2,124.68	$2,550.51	$425.83
12/28/2010	CNTR Fund D1	BUY	$11.72		$1,077.87	$1,077.87	
12/31/2010	EARN Fund D1	SELL		$11.69	$10.91	$12.50	$1.59
06/29/2010	MISC Fund 68	BUY	$10.77		$96,844.12	$96,844.12	
06/30/2010	EARN Fund 68	SELL		$10.62	$26.81	$26.53	$.28-
07/02/2010	CNTR Fund 68	BUY	$10.56		$13,157.78	$13,157.78	
07/08/2010	MISC Fund 68	BUY	$10.97		$48.94	$48.94	
07/20/2010	CNTR Fund 68	BUY	$11.15		$1,541.13	$1,541.13	
07/27/2010	EARN Fund 68	SELL		$11.42	$7.65	$8.15	$.50
07/27/2010	MISC Fund 68	SELL		$11.42	$411.58	$438.66	$27.08
07/30/2010	EARN Fund 68	SELL		$11.33	$.66	$.70	$.04
08/11/2010	CNTR Fund 68	BUY	$11.17		$16,551.46	$16,551.46	
08/11/2010	MISC Fund 68	BUY	$11.17		$29.36	$29.36	
08/23/2010	CNTR Fund 68	BUY	$10.87		$3,352.38	$3,352.38	
08/23/2010	MISC Fund 68	BUY	$10.87		$13.77	$13.77	
08/31/2010	EARN Fund 68	SELL		$10.59	$.68	$.68	
09/14/2010	CNTR Fund 68	BUY	$11.37		$3,196.86	$3,196.86	
09/14/2010	EARN Fund 68	SELL		$11.37	$7.53	$7.91	$.38
09/14/2010	MISC Fund 68	BUY	$11.37		$13.78	$13.78	
09/14/2010	MISC Fund 68	SELL		$11.37	$452.22	$474.85	$22.63
09/24/2010	CNTR Fund 68	BUY	$11.79		$3,763.00	$3,763.00	
09/24/2010	MISC Fund 68	BUY	$11.79		$13.78	$13.78	
09/30/2010	EARN Fund 68	SELL		$11.60	$41.94	$44.26	$2.32
10/15/2010	CNTR Fund 68	BUY	$12.17		$3,035.69	$3,035.69	
10/15/2010	MISC Fund 68	BUY	$12.17		$13.78	$13.78	
10/22/2010	CNTR Fund 68	BUY	$12.25		$3,794.73	$3,794.73	
10/22/2010	MISC Fund 68	BUY	$12.25		$18.22	$18.22	
10/29/2010	EARN Fund 68	SELL		$12.33	$.98	$1.11	$.13
11/05/2010	CNTR Fund 68	BUY	$12.70		$2,771.96	$2,771.96	
11/05/2010	MISC Fund 68	BUY	$12.70		$18.22	$18.22	
11/22/2010	CNTR Fund 68	BUY	$12.25		$4,125.03	$4,125.03	
11/22/2010	MISC Fund 68	BUY	$12.25		$18.23	$18.23	
11/23/2010	DISB Fund 68	SELL		$12.00	$4,079.91	$4,486.03	$406.12
11/30/2010	EARN Fund 68	SELL		$11.88	$.73	$.79	$.06
12/02/2010	DISB Fund 68	SELL		$12.33	$369.70	$395.94	$26.24
12/06/2010	CNTR Fund 68	BUY	$12.29		$3,187.08	$3,187.08	
12/06/2010	MISC Fund 68	BUY	$12.29		$3.99	$3.99	
12/28/2010	CNTR Fund 68	BUY	$12.62		$3,695.38	$3,695.38	

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
12/28/2010	MISC Fund 68	BUY	$12.62		$4.00	$4.00	
12/31/2010	EARN Fund 68	SELL		$12.60	$42.14	$46.55	$4.41
06/29/2010	MISC Fund 67	BUY	$15.22		$122,095.84	$122,095.84	
06/30/2010	EARN Fund 67	SELL		$15.18	$23.96	$23.96	
07/02/2010	CNTR Fund 67	BUY	$15.14		$10,631.82	$10,631.82	
07/08/2010	MISC Fund 67	BUY	$15.75		$63.61	$63.61	
07/20/2010	CNTR Fund 67	BUY	$16.08		$660.48	$660.48	
07/27/2010	EARN Fund 67	SELL		$16.63	$7.64	$8.36	$.72
07/27/2010	MISC Fund 67	SELL		$16.63	$411.60	$450.33	$38.73
07/30/2010	EARN Fund 67	SELL		$16.61	$.93	$1.02	$.09
08/11/2010	CNTR Fund 67	BUY	$16.20		$15,293.88	$15,293.88	
08/11/2010	MISC Fund 67	BUY	$16.20		$38.17	$38.17	
08/23/2010	CNTR Fund 67	BUY	$16.19		$2,640.76	$2,640.76	
08/23/2010	MISC Fund 67	BUY	$16.19		$16.72	$16.72	
08/31/2010	EARN Fund 67	SELL		$15.97	$1.00	$1.03	$.03
09/14/2010	CNTR Fund 67	BUY	$17.24		$2,880.23	$2,880.23	
09/14/2010	EARN Fund 67	SELL		$17.24	$3.77	$4.16	$.39
09/14/2010	MISC Fund 67	BUY	$17.24		$16.72	$16.72	
09/14/2010	MISC Fund 67	SELL		$17.24	$226.11	$249.74	$23.63
09/16/2010	MISC Fund 67	SELL		$17.36	$26,473.89	$30,073.16	$3,599.27
09/24/2010	CNTR Fund 67	BUY	$17.73		$2,826.10	$2,826.10	
09/24/2010	MISC Fund 67	BUY	$17.73		$16.71	$16.71	
09/30/2010	EARN Fund 67	SELL		$17.57	$31.72	$35.04	$3.32
10/15/2010	CNTR Fund 67	BUY	$18.23		$2,807.40	$2,807.40	
10/15/2010	MISC Fund 67	BUY	$18.23		$16.71	$16.71	
10/22/2010	CNTR Fund 67	BUY	$18.14		$4,099.36	$4,099.36	
10/22/2010	MISC Fund 67	BUY	$18.14		$18.93	$18.93	
10/29/2010	EARN Fund 67	SELL		$18.24	$1.06	$1.24	$.18
11/05/2010	CNTR Fund 67	BUY	$18.82		$2,452.18	$2,452.18	
11/05/2010	MISC Fund 67	BUY	$18.82		$18.94	$18.94	
11/22/2010	CNTR Fund 67	BUY	$18.22		$3,818.73	$3,818.73	
11/22/2010	MISC Fund 67	BUY	$18.22		$18.94	$18.94	
11/30/2010	EARN Fund 67	SELL		$17.66	$1.09	$1.22	$.13
12/02/2010	DISB Fund 67	SELL		$18.46	$956.11	$1,055.14	$99.03
12/06/2010	CNTR Fund 67	BUY	$18.42		$2,807.83	$2,807.83	
12/06/2010	MISC Fund 67	BUY	$18.42		$3.99	$3.99	
12/14/2010	DISB Fund 67	BUY	$18.53		$57.73	$57.73	
12/14/2010	DISB Fund 67	SELL		$18.53	$255.27	$294.48	$39.21
12/22/2010	MISC Fund 67	BUY	$18.55		$1,275.26	$1,275.26	
12/28/2010	CNTR Fund 67	BUY	$18.52		$3,783.35	$3,783.35	
12/28/2010	MISC Fund 67	BUY	$18.52		$3.98	$3.98	
12/31/2010	EARN Fund 67	SELL		$18.68	$35.11	$39.24	$4.13
06/29/2010	MISC Fund K2	BUY	$10.31		$2,441.32	$2,441.32	

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
06/30/2010	EARN Fund K2	SELL		$10.31	$3.64	$3.64	
07/02/2010	CNTR Fund K2	BUY	$10.31		$1,234.59	$1,234.59	
07/07/2010	MISC Fund K2	BUY	$10.31		$676.93	$676.93	
07/09/2010	MISC Fund K2	SELL		$10.32	$658.95	$659.66	$.71
08/11/2010	CNTR Fund K2	BUY	$10.35		$5,270.04	$5,270.04	
08/23/2010	CNTR Fund K2	BUY	$10.36		$1,161.10	$1,161.10	
09/14/2010	CNTR Fund K2	BUY	$10.36		$704.13	$704.13	
09/14/2010	EARN Fund K2	SELL		$10.36	$3.77	$3.78	$.01
09/14/2010	MISC Fund K2	BUY	$10.36		$2,866.19	$2,866.19	
09/14/2010	MISC Fund K2	SELL		$10.36	$226.11	$226.87	$.76
09/16/2010	MISC Fund K2	BUY	$10.36		$115,082.38	$115,082.38	
09/24/2010	CNTR Fund K2	BUY	$10.37		$1,242.49	$1,242.49	
09/30/2010	EARN Fund K2	SELL		$10.38	$14.78	$14.79	$.01
10/07/2010	EARN Fund K2	SELL		$10.42	$.20	$.20	
10/15/2010	CNTR Fund K2	BUY	$10.39		$832.60	$832.60	
10/22/2010	CNTR Fund K2	BUY	$10.39		$1,314.70	$1,314.70	
10/22/2010	MISC Fund K2	BUY	$10.39		$2.22	$2.22	
10/29/2010	EARN Fund K2	SELL		$10.40	$.18	$.18	
11/05/2010	CNTR Fund K2	BUY	$10.40		$828.48	$828.48	
11/05/2010	MISC Fund K2	BUY	$10.40		$2.22	$2.22	
11/22/2010	CNTR Fund K2	BUY	$10.39		$1,317.98	$1,317.98	
11/22/2010	MISC Fund K2	BUY	$10.39		$2.22	$2.22	
11/30/2010	EARN Fund K2	SELL		$10.40	$.18	$.18	
12/06/2010	CNTR Fund K2	BUY	$10.38		$842.44	$842.44	
12/14/2010	DISB Fund K2	BUY	$10.35		$85.70	$85.70	
12/14/2010	DISB Fund K2	SELL		$10.35	$441.20	$442.23	$1.03
12/28/2010	CNTR Fund K2	BUY	$10.35		$1,140.09	$1,140.09	
12/31/2010	EARN Fund K2	SELL		$10.36	$18.00	$18.00	
06/29/2010	MISC Fund K1	BUY	$11.26		$25,906.18	$25,906.18	
06/30/2010	EARN Fund K1	SELL		$11.26	$10.99	$10.99	
07/02/2010	CNTR Fund K1	BUY	$11.25		$6,439.40	$6,439.40	
07/20/2010	CNTR Fund K1	BUY	$11.33		$440.32	$440.32	
07/27/2010	EARN Fund K1	SELL		$11.33	$5.73	$5.77	$.04
07/27/2010	MISC Fund K1	SELL		$11.33	$308.70	$310.85	$2.15
07/30/2010	EARN Fund K1	SELL		$11.42	$.29	$.29	
08/11/2010	CNTR Fund K1	BUY	$11.50		$12,457.72	$12,457.72	
08/23/2010	CNTR Fund K1	BUY	$11.54		$2,666.95	$2,666.95	
08/23/2010	MISC Fund K1	BUY	$11.54		$2.99	$2.99	
08/31/2010	EARN Fund K1	SELL		$11.63	$.30	$.30	
09/14/2010	CNTR Fund K1	BUY	$11.55		$1,993.28	$1,993.28	
09/14/2010	MISC Fund K1	BUY	$11.55		$3.00	$3.00	
09/24/2010	CNTR Fund K1	BUY	$11.59		$4,327.18	$4,327.18	
09/24/2010	MISC Fund K1	BUY	$11.59		$3.00	$3.00	

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
09/30/2010	EARN Fund K1	SELL		$11.65	$30.16	$30.64	$.48
10/15/2010	CNTR Fund K1	BUY	$11.74		$2,883.92	$2,883.92	
10/15/2010	MISC Fund K1	BUY	$11.73		$2.99	$2.99	
10/22/2010	CNTR Fund K1	BUY	$11.75		$5,024.85	$5,024.85	
10/22/2010	MISC Fund K1	BUY	$11.75		$2.99	$2.99	
10/29/2010	EARN Fund K1	SELL		$11.79	$.28	$.29	$.01
11/05/2010	CNTR Fund K1	BUY	$11.81		$3,255.35	$3,255.35	
11/05/2010	MISC Fund K1	BUY	$11.81		$2.99	$2.99	
11/22/2010	CNTR Fund K1	BUY	$11.65		$5,412.88	$5,412.88	
11/22/2010	MISC Fund K1	BUY	$11.65		$2.99	$2.99	
11/30/2010	EARN Fund K1	SELL		$11.62	$.28	$.28	
12/06/2010	CNTR Fund K1	BUY	$11.60		$3,204.30	$3,204.30	
12/06/2010	MISC Fund K1	BUY	$11.60		$2.99	$2.99	
12/28/2010	CNTR Fund K1	BUY	$11.38		$4,565.96	$4,565.96	
12/28/2010	MISC Fund K1	BUY	$11.38		$3.00	$3.00	
12/31/2010	EARN Fund K1	SELL		$11.51	$42.96	$42.98	$.02
06/29/2010	MISC Fund 69	BUY	$10.74		$34,162.00	$34,162.00	
06/30/2010	EARN Fund 69	SELL		$10.67	$11.47	$11.47	
07/02/2010	CNTR Fund 69	BUY	$10.56		$5,191.28	$5,191.28	
07/08/2010	MISC Fund 69	BUY	$10.93		$48.94	$48.94	
07/20/2010	CNTR Fund 69	BUY	$11.02		$1,320.97	$1,320.97	
07/30/2010	EARN Fund 69	SELL		$11.11	$.29	$.30	$.01
08/11/2010	CNTR Fund 69	BUY	$10.95		$8,338.86	$8,338.86	
08/11/2010	MISC Fund 69	BUY	$10.95		$29.36	$29.36	
08/23/2010	CNTR Fund 69	BUY	$10.82		$1,834.80	$1,834.80	
08/23/2010	MISC Fund 69	BUY	$10.82		$9.79	$9.79	
08/31/2010	EARN Fund 69	SELL		$10.71	$.30	$.30	
09/14/2010	CNTR Fund 69	BUY	$11.30		$1,588.40	$1,588.40	
09/14/2010	MISC Fund 69	BUY	$11.30		$9.79	$9.79	
09/24/2010	CNTR Fund 69	BUY	$11.51		$1,535.39	$1,535.39	
09/24/2010	MISC Fund 69	BUY	$11.51		$9.78	$9.78	
09/30/2010	EARN Fund 69	SELL		$11.54	$22.17	$23.42	$1.25
10/15/2010	CNTR Fund 69	BUY	$11.80		$1,700.91	$1,700.91	
10/15/2010	MISC Fund 69	BUY	$11.80		$9.79	$9.79	
10/22/2010	CNTR Fund 69	BUY	$11.82		$1,497.04	$1,497.04	
10/22/2010	MISC Fund 69	BUY	$11.82		$9.79	$9.79	
10/29/2010	EARN Fund 69	SELL		$11.86	$.27	$.30	$.03
11/05/2010	CNTR Fund 69	BUY	$12.28		$1,003.02	$1,003.02	
11/05/2010	MISC Fund 69	BUY	$12.28		$9.78	$9.78	
11/22/2010	CNTR Fund 69	BUY	$12.07		$1,254.96	$1,254.96	
11/22/2010	MISC Fund 69	BUY	$12.07		$9.79	$9.79	
11/23/2010	DISB Fund 69	SELL		$11.94	$4,080.02	$4,486.41	$406.39
12/02/2010	DISB Fund 69	SELL		$12.31	$956.12	$1,055.34	$99.22

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
12/06/2010	CNTR Fund 69	BUY	$12.32		$1,052.38	$1,052.38	
12/28/2010	CNTR Fund 69	BUY	$12.65		$1,251.85	$1,251.85	
12/31/2010	EARN Fund 69	SELL		$12.65	$19.07	$21.39	$2.32
06/29/2010	MISC Fund 42	BUY	$22.44		$636.70	$636.70	
06/30/2010	EARN Fund 42	SELL		$22.46	$.95	$.95	
07/02/2010	CNTR Fund 42	BUY	$22.42		$234.30	$234.30	
07/20/2010	CNTR Fund 42	BUY	$22.56		$220.16	$220.16	
08/11/2010	CNTR Fund 42	BUY	$22.82		$589.60	$589.60	
08/23/2010	CNTR Fund 42	BUY	$22.91		$168.44	$168.44	
09/14/2010	CNTR Fund 42	BUY	$22.90		$52.10	$52.10	
09/24/2010	CNTR Fund 42	BUY	$22.96		$200.08	$200.08	
09/30/2010	EARN Fund 42	SELL		$23.12	$1.51	$1.51	
10/15/2010	CNTR Fund 42	BUY	$23.06		$43.06	$43.06	
10/22/2010	CNTR Fund 42	BUY	$23.14		$252.08	$252.08	
11/05/2010	CNTR Fund 42	BUY	$23.21		$75.62	$75.62	
11/22/2010	CNTR Fund 42	BUY	$23.00		$225.20	$225.20	
12/06/2010	CNTR Fund 42	BUY	$22.91		$70.98	$70.98	
12/14/2010	DISB Fund 42	BUY	$22.55		$85.76	$85.76	
12/14/2010	DISB Fund 42	SELL		$22.55	$441.26	$441.35	$.09
12/28/2010	CNTR Fund 42	BUY	$22.59		$111.14	$111.14	
12/31/2010	EARN Fund 42	SELL		$22.77	$.97	$.97	
06/29/2010	MISC Fund 41	BUY	$18.78		$16,778.80	$16,778.80	
06/30/2010	EARN Fund 41	SELL		$18.64	$4.38	$4.38	
07/02/2010	CNTR Fund 41	BUY	$18.42		$1,693.68	$1,693.68	
07/20/2010	CNTR Fund 41	BUY	$19.28		$2,201.62	$2,201.62	
08/11/2010	CNTR Fund 41	BUY	$19.22		$2,942.32	$2,942.32	
08/23/2010	CNTR Fund 41	BUY	$18.94		$553.94	$553.94	
09/14/2010	CNTR Fund 41	BUY	$19.82		$598.70	$598.70	
09/24/2010	CNTR Fund 41	BUY	$20.01		$724.62	$724.62	
09/30/2010	EARN Fund 41	SELL		$20.06	$8.18	$8.53	$.35
10/15/2010	CNTR Fund 41	BUY	$20.66		$514.42	$514.42	
10/22/2010	CNTR Fund 41	BUY	$20.79		$968.50	$968.50	
11/05/2010	CNTR Fund 41	BUY	$21.63		$676.90	$676.90	
11/22/2010	CNTR Fund 41	BUY	$21.16		$942.90	$942.90	
12/02/2010	DISB Fund 41	SELL		$21.71	$369.70	$404.92	$35.22
12/06/2010	CNTR Fund 41	BUY	$21.78		$1,145.70	$1,145.70	
12/28/2010	CNTR Fund 41	BUY	$22.62		$569.86	$569.86	
12/31/2010	EARN Fund 41	SELL		$22.63	$8.62	$9.68	$1.06
06/29/2010	MISC Fund 89	BUY	$11.64		$70,600.66	$70,600.66	
06/30/2010	EARN Fund 89	SELL		$11.69	$24.47	$24.48	$.01
07/01/2010	MISC Fund 89	BUY	$11.61		$28.78	$28.78	
07/02/2010	CNTR Fund 89	BUY	$11.69		$4,048.23	$4,048.23	
07/06/2010	EARN Fund 89	SELL		$11.98	$5.93	$6.07	$.14

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
07/09/2010	MISC Fund 89	BUY	$12.28		$329.61	$329.61	
07/20/2010	CNTR Fund 89	BUY	$12.28		$880.65	$880.65	
07/27/2010	EARN Fund 89	SELL		$12.79	$3.85	$4.23	$.38
07/27/2010	MISC Fund 89	SELL		$12.79	$134.63	$147.94	$13.31
07/30/2010	EARN Fund 89	SELL		$12.80	$.38	$.42	$.04
08/11/2010	CNTR Fund 89	BUY	$12.62		$4,232.90	$4,232.90	
08/23/2010	CNTR Fund 89	BUY	$12.46		$1,043.41	$1,043.41	
08/23/2010	EARN Fund 89	SELL		$12.46	$3.98	$4.20	$.22
08/23/2010	MISC Fund 89	BUY	$12.46		$5.96	$5.96	
08/23/2010	MISC Fund 89	SELL		$12.46	$108.46	$114.57	$6.11
08/31/2010	EARN Fund 89	SELL		$12.39	$.40	$.42	$.02
09/10/2010	MISC Fund 89	BUY	$13.02		$3,091.03	$3,091.03	
09/10/2010	MISC Fund 89	SELL		$13.02	$2,765.31	$3,091.03	$325.72
09/14/2010	CNTR Fund 89	BUY	$13.32		$861.49	$861.49	
09/14/2010	MISC Fund 89	BUY	$13.32		$5.96	$5.96	
09/14/2010	MISC Fund 89	SELL		$13.32	$2,765.31	$3,163.42	$398.11
09/24/2010	CNTR Fund 89	BUY	$13.58		$1,125.72	$1,125.72	
09/24/2010	MISC Fund 89	BUY	$13.58		$10.60	$10.60	
09/30/2010	EARN Fund 89	SELL		$13.57	$34.45	$38.70	$4.25
10/07/2010	EARN Fund 89	SELL		$14.02	$22.48	$26.71	$4.23
10/08/2010	EARN Fund 89	SELL		$14.00	$3.70	$4.38	$.68
10/08/2010	MISC Fund 89	SELL		$14.00	$741.27	$876.99	$135.72
10/12/2010	EARN Fund 89	SELL		$13.88	$6.92	$8.24	$1.32
10/12/2010	DISB Fund 89	SELL		$13.88	$157.29	$187.52	$30.23
10/15/2010	CNTR Fund 89	BUY	$14.18		$787.23	$787.23	
10/15/2010	MISC Fund 89	BUY	$14.18		$10.61	$10.61	
10/22/2010	CNTR Fund 89	BUY	$14.11		$1,150.55	$1,150.55	
10/22/2010	MISC Fund 89	BUY	$14.11		$10.62	$10.62	
10/25/2010	DISB Fund 89	SELL		$14.23	$500.40	$611.46	$111.06
10/29/2010	EARN Fund 89	SELL		$14.10	$.57	$.65	$.08
11/05/2010	CNTR Fund 89	BUY	$14.53		$745.98	$745.98	
11/05/2010	MISC Fund 89	BUY	$14.53		$4.64	$4.64	
11/18/2010	DISB Fund 89	SELL		$14.17	$159.15	$193.11	$33.96
11/22/2010	CNTR Fund 89	BUY	$14.08		$1,119.59	$1,119.59	
11/22/2010	MISC Fund 89	BUY	$14.08		$22.46	$22.46	
11/30/2010	EARN Fund 89	SELL		$13.38	$.56	$.61	$.05
12/06/2010	CNTR Fund 89	BUY	$14.02		$868.23	$868.23	
12/06/2010	MISC Fund 89	BUY	$14.02		$22.46	$22.46	
12/28/2010	CNTR Fund 89	BUY	$14.33		$1,057.46	$1,057.46	
12/28/2010	MISC Fund 89	BUY	$14.33		$22.45	$22.45	
12/31/2010	EARN Fund 89	SELL		$14.42	$35.66	$40.50	$4.84
06/29/2010	MISC Fund 86	BUY	$11.49		$78,781.76	$78,781.76	
06/30/2010	EARN Fund 86	SELL		$11.36	$22.39	$22.34	$.05-

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
07/01/2010	MISC Fund 86	BUY	$11.28		$28.78	$28.78	
07/02/2010	CNTR Fund 86	BUY	$11.17		$4,407.38	$4,407.38	
07/06/2010	EARN Fund 86	SELL		$11.01	$4.97	$4.78	$.19-
07/09/2010	MISC Fund 86	BUY	$11.74		$320.61	$320.61	
07/27/2010	EARN Fund 86	SELL		$12.35	$3.84	$4.13	$.29
07/27/2010	MISC Fund 86	SELL		$12.35	$134.65	$144.70	$10.05
07/30/2010	EARN Fund 86	SELL		$12.14	$.40	$.42	$.02
08/11/2010	CNTR Fund 86	BUY	$11.57		$4,411.38	$4,411.38	
08/23/2010	CNTR Fund 86	BUY	$11.24		$885.96	$885.96	
08/23/2010	EARN Fund 86	SELL		$11.24	$3.98	$3.92	$.06-
08/23/2010	MISC Fund 86	BUY	$11.24		$5.97	$5.97	
08/23/2010	MISC Fund 86	SELL		$11.24	$108.48	$106.76	$1.72-
08/31/2010	EARN Fund 86	SELL		$11.24	$.39	$.39	
09/10/2010	MISC Fund 86	BUY	$11.87		$2,856.61	$2,856.61	
09/10/2010	MISC Fund 86	SELL		$11.87	$2,765.30	$2,856.61	$91.31
09/14/2010	CNTR Fund 86	BUY	$12.11		$834.59	$834.59	
09/14/2010	MISC Fund 86	BUY	$12.11		$5.97	$5.97	
09/14/2010	MISC Fund 86	SELL		$12.11	$2,765.30	$2,914.43	$149.13
09/24/2010	CNTR Fund 86	BUY	$12.51		$976.08	$976.08	
09/24/2010	MISC Fund 86	BUY	$12.51		$10.61	$10.61	
09/30/2010	EARN Fund 86	SELL		$12.61	$30.94	$33.30	$2.36
10/07/2010	EARN Fund 86	SELL		$12.77	$19.26	$21.35	$2.09
10/08/2010	EARN Fund 86	SELL		$12.95	$3.71	$4.18	$.47
10/08/2010	MISC Fund 86	SELL		$12.94	$741.26	$835.08	$93.82
10/12/2010	EARN Fund 86	SELL		$12.99	$6.92	$7.82	$.90
10/12/2010	DISB Fund 86	SELL		$12.98	$157.27	$177.77	$20.50
10/15/2010	CNTR Fund 86	BUY	$13.12		$743.96	$743.96	
10/15/2010	MISC Fund 86	BUY	$13.12		$10.62	$10.62	
10/22/2010	CNTR Fund 86	BUY	$13.12		$945.54	$945.54	
10/22/2010	MISC Fund 86	BUY	$13.12		$10.62	$10.62	
10/25/2010	DISB Fund 86	SELL		$13.20	$500.38	$575.04	$74.66
10/29/2010	EARN Fund 86	SELL		$13.13	$.57	$.63	$.06
11/05/2010	CNTR Fund 86	BUY	$13.74		$703.50	$703.50	
11/05/2010	MISC Fund 86	BUY	$13.74		$4.65	$4.65	
11/18/2010	DISB Fund 86	SELL		$13.44	$93.68	$112.44	$18.76
11/22/2010	CNTR Fund 86	BUY	$13.56		$915.04	$915.04	
11/22/2010	MISC Fund 86	BUY	$13.56		$22.46	$22.46	
11/30/2010	EARN Fund 86	SELL		$13.58	$.58	$.66	$.08
12/06/2010	CNTR Fund 86	BUY	$14.18		$736.93	$736.93	
12/06/2010	MISC Fund 86	BUY	$14.18		$22.46	$22.46	
12/14/2010	DISB Fund 86	BUY	$14.39		$83.15	$83.15	
12/14/2010	DISB Fund 86	SELL		$14.39	$359.65	$431.11	$71.46
12/28/2010	CNTR Fund 86	BUY	$14.72		$1,376.86	$1,376.86	

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
12/28/2010	MISC Fund 86	BUY	$14.72		$22.47	$22.47	
12/31/2010	EARN Fund 86	SELL		$14.61	$31.86	$37.82	$5.96
06/29/2010	MISC Fund 87	BUY	$10.29		$163,667.52	$163,667.52	
06/30/2010	EARN Fund 87	SELL		$10.19	$72.08	$71.30	$.78-
07/01/2010	MISC Fund 87	BUY	$10.16		$86.31	$86.31	
07/02/2010	CNTR Fund 87	BUY	$10.11		$10,858.03	$10,858.03	
07/06/2010	EARN Fund 87	SELL		$10.16	$16.73	$16.56	$.17-
07/07/2010	MISC Fund 87	BUY	$10.49		$169.24	$169.24	
07/08/2010	MISC Fund 87	BUY	$10.58		$32.62	$32.62	
07/09/2010	MISC Fund 87	BUY	$10.66		$825.82	$825.82	
07/20/2010	CNTR Fund 87	BUY	$10.71		$220.16	$220.16	
07/27/2010	EARN Fund 87	SELL		$11.01	$11.54	$12.35	$.81
07/27/2010	MISC Fund 87	SELL		$11.01	$403.93	$432.20	$28.27
07/30/2010	EARN Fund 87	SELL		$10.89	$1.37	$1.44	$.07
08/11/2010	CNTR Fund 87	BUY	$10.78		$13,980.70	$13,980.70	
08/11/2010	MISC Fund 87	BUY	$10.78		$19.58	$19.58	
08/23/2010	CNTR Fund 87	BUY	$10.56		$2,942.97	$2,942.97	
08/23/2010	EARN Fund 87	SELL		$10.56	$11.94	$12.22	$.28
08/23/2010	MISC Fund 87	BUY	$10.56		$24.42	$24.42	
08/23/2010	MISC Fund 87	SELL		$10.56	$325.31	$332.90	$7.59
08/31/2010	EARN Fund 87	SELL		$10.38	$1.40	$1.41	$.01
09/10/2010	MISC Fund 87	BUY	$10.99		$8,857.66	$8,857.66	
09/10/2010	MISC Fund 87	SELL		$10.99	$8,295.92	$8,857.66	$561.74
09/14/2010	CNTR Fund 87	BUY	$11.11		$2,713.10	$2,713.10	
09/14/2010	MISC Fund 87	BUY	$11.11		$24.41	$24.41	
09/14/2010	MISC Fund 87	SELL		$11.11	$5,639.72	$6,085.55	$445.83
09/24/2010	CNTR Fund 87	BUY	$11.38		$3,035.64	$3,035.64	
09/24/2010	MISC Fund 87	BUY	$11.38		$38.36	$38.36	
09/30/2010	EARN Fund 87	SELL		$11.31	$101.11	$108.84	$7.73
10/07/2010	EARN Fund 87	SELL		$11.48	$64.34	$71.28	$6.94
10/08/2010	EARN Fund 87	SELL		$11.55	$11.12	$12.39	$1.27
10/08/2010	MISC Fund 87	SELL		$11.55	$2,223.81	$2,478.44	$254.63
10/12/2010	EARN Fund 87	SELL		$11.59	$20.76	$23.38	$2.62
10/12/2010	DISB Fund 87	SELL		$11.59	$6,899.40	$7,709.31	$809.91
10/15/2010	CNTR Fund 87	BUY	$11.66		$2,737.09	$2,737.09	
10/15/2010	MISC Fund 87	BUY	$11.66		$38.34	$38.34	
10/22/2010	CNTR Fund 87	BUY	$11.72		$3,122.34	$3,122.34	
10/22/2010	MISC Fund 87	BUY	$11.72		$38.34	$38.34	
10/25/2010	DISB Fund 87	SELL		$11.75	$1,501.19	$1,713.54	$212.35
10/29/2010	EARN Fund 87	SELL		$11.73	$1.84	$2.04	$.20
11/05/2010	CNTR Fund 87	BUY	$12.15		$2,077.70	$2,077.70	
11/05/2010	MISC Fund 87	BUY	$12.15		$20.46	$20.46	
11/18/2010	DISB Fund 87	SELL		$11.87	$411.98	$483.32	$71.34

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
11/22/2010	CNTR Fund 87	BUY	$11.88		$2,747.91	$2,747.91	
11/22/2010	MISC Fund 87	BUY	$11.88		$73.88	$73.88	
11/23/2010	DISB Fund 87	SELL		$11.71	$2,719.84	$3,046.95	$327.11
11/30/2010	EARN Fund 87	SELL		$11.72	$1.67	$1.84	$.17
12/06/2010	CNTR Fund 87	BUY	$12.14		$2,395.68	$2,395.68	
12/06/2010	MISC Fund 87	BUY	$12.14		$67.35	$67.35	
12/22/2010	MISC Fund 87	SELL		$12.50	$2,124.57	$2,404.08	$279.51
12/28/2010	CNTR Fund 87	BUY	$12.49		$2,831.40	$2,831.40	
12/28/2010	MISC Fund 87	BUY	$12.49		$67.36	$67.36	
12/31/2010	EARN Fund 87	SELL		$12.48	$103.78	$117.62	$13.84
06/29/2010	MISC Fund 88	BUY	$12.78		$58,258.08	$58,258.08	
06/30/2010	EARN Fund 88	SELL		$12.68	$7.46	$7.44	$.02-
07/02/2010	CNTR Fund 88	BUY	$12.51		$3,706.73	$3,706.73	
07/20/2010	CNTR Fund 88	BUY	$13.22		$220.16	$220.16	
08/11/2010	CNTR Fund 88	BUY	$13.23		$2,685.48	$2,685.48	
08/23/2010	CNTR Fund 88	BUY	$13.00		$404.52	$404.52	
09/14/2010	CNTR Fund 88	BUY	$13.86		$573.46	$573.46	
09/24/2010	CNTR Fund 88	BUY	$14.19		$502.19	$502.19	
09/30/2010	EARN Fund 88	SELL		$14.31	$6.78	$7.51	$.73
10/15/2010	CNTR Fund 88	BUY	$14.61		$342.26	$342.26	
10/22/2010	CNTR Fund 88	BUY	$14.70		$470.90	$470.90	
11/05/2010	CNTR Fund 88	BUY	$15.34		$396.94	$396.94	
11/22/2010	CNTR Fund 88	BUY	$15.26		$497.88	$497.88	
12/06/2010	CNTR Fund 88	BUY	$15.81		$361.99	$361.99	
12/28/2010	CNTR Fund 88	BUY	$16.22		$811.96	$811.96	
12/31/2010	EARN Fund 88	SELL		$16.17	$7.01	$8.49	$1.48
06/29/2010	CNTR Fund 90	BUY	$11.29		$944,517.36	$944,517.36	
06/29/2010	MISC Fund 90	BUY	$11.29		$1,252,362.68	$1,252,362.68	
06/29/2010	MISC Fund 90	SELL		$11.29	$1,889,034.72	$1,889,034.72	
06/30/2010	EARN Fund 90	SELL		$11.29	$41.84	$41.84	
07/01/2010	MISC Fund 90	SELL		$11.29	$287.73	$287.71	$.02-
07/02/2010	CNTR Fund 90	BUY	$11.29		$32,012.46	$32,012.46	
07/07/2010	MISC Fund 90	SELL		$11.29	$3,385.00	$3,384.59	$.41-
07/20/2010	CNTR Fund 90	BUY	$11.29		$880.64	$880.64	
08/11/2010	CNTR Fund 90	BUY	$11.28		$22,952.94	$22,952.94	
08/23/2010	CNTR Fund 90	BUY	$11.27		$3,763.70	$3,763.70	
09/08/2010	DISB Fund 90	BUY	$11.27		$1,448.16	$1,448.16	
09/14/2010	CNTR Fund 90	BUY	$11.26		$2,599.80	$2,599.80	
09/24/2010	CNTR Fund 90	BUY	$11.26		$3,025.56	$3,025.56	
09/30/2010	EARN Fund 90	SELL		$11.25	$47.19	$47.10	$.09-
10/15/2010	CNTR Fund 90	BUY	$11.25		$2,747.44	$2,747.44	
10/22/2010	CNTR Fund 90	BUY	$11.25		$2,996.36	$2,996.36	
11/05/2010	CNTR Fund 90	BUY	$11.24		$4,208.37	$4,208.37	

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
11/22/2010	CNTR Fund 90	BUY	$11.24		$5,104.18	$5,104.18	
12/06/2010	CNTR Fund 90	BUY	$11.23		$3,715.35	$3,715.35	
12/14/2010	DISB Fund 90	BUY	$11.23		$1,093.93	$1,093.93	
12/28/2010	CNTR Fund 90	BUY	$11.22		$3,798.25	$3,798.25	
12/31/2010	EARN Fund 90	SELL		$11.22	$48.68	$48.52	$.16-
06/29/2010	MISC Fund 91	BUY	$13.23		$44,729.84	$44,729.84	
06/30/2010	EARN Fund 91	SELL		$13.23	$19.29	$19.29	
07/01/2010	MISC Fund 91	BUY	$13.24		$28.76	$28.76	
07/02/2010	CNTR Fund 91	BUY	$13.23		$2,180.53	$2,180.53	
07/06/2010	EARN Fund 91	SELL		$13.25	$5.93	$5.93	
07/07/2010	MISC Fund 91	BUY	$13.24		$1,184.59	$1,184.59	
07/09/2010	MISC Fund 91	SELL		$13.22	$836.44	$835.16	$1.28-
07/27/2010	EARN Fund 91	SELL		$13.28	$3.84	$3.86	$.02
07/27/2010	MISC Fund 91	SELL		$13.28	$134.66	$135.20	$.54
07/30/2010	EARN Fund 91	SELL		$13.40	$.39	$.39	
08/11/2010	CNTR Fund 91	BUY	$13.43		$7,311.40	$7,311.40	
08/23/2010	CNTR Fund 91	BUY	$13.47		$1,529.90	$1,529.90	
08/23/2010	EARN Fund 91	SELL		$13.47	$3.98	$4.04	$.06
08/23/2010	MISC Fund 91	BUY	$13.47		$5.97	$5.97	
08/23/2010	MISC Fund 91	SELL		$13.47	$108.46	$110.14	$1.68
08/31/2010	EARN Fund 91	SELL		$13.49	$.41	$.41	
09/10/2010	MISC Fund 91	BUY	$13.39		$2,798.71	$2,798.71	
09/10/2010	MISC Fund 91	SELL		$13.39	$2,765.31	$2,798.71	$33.40
09/14/2010	CNTR Fund 91	BUY	$13.46		$1,162.81	$1,162.81	
09/14/2010	MISC Fund 91	BUY	$13.46		$5,791.27	$5,791.27	
09/24/2010	CNTR Fund 91	BUY	$13.46		$1,746.59	$1,746.59	
09/24/2010	MISC Fund 91	BUY	$13.46		$10.61	$10.61	
09/30/2010	EARN Fund 91	SELL		$13.49	$33.66	$33.80	$.14
10/07/2010	EARN Fund 91	SELL		$13.59	$22.64	$23.15	$.51
10/08/2010	EARN Fund 91	SELL		$13.60	$3.71	$3.80	$.09
10/08/2010	MISC Fund 91	SELL		$13.60	$741.26	$760.10	$18.84
10/12/2010	EARN Fund 91	SELL		$13.59	$6.92	$7.10	$.18
10/12/2010	DISB Fund 91	SELL		$13.59	$157.29	$161.55	$4.26
10/15/2010	CNTR Fund 91	BUY	$13.52		$1,064.25	$1,064.25	
10/15/2010	MISC Fund 91	BUY	$13.52		$10.62	$10.62	
10/22/2010	CNTR Fund 91	BUY	$13.56		$1,619.21	$1,619.21	
10/22/2010	MISC Fund 91	BUY	$13.56		$10.62	$10.62	
10/25/2010	DISB Fund 91	SELL		$13.56	$500.40	$512.87	$12.47
10/29/2010	EARN Fund 91	SELL		$13.48	$.57	$.57	
11/05/2010	CNTR Fund 91	BUY	$13.59		$1,383.02	$1,383.02	
11/05/2010	MISC Fund 91	BUY	$13.58		$4.65	$4.65	
11/18/2010	DISB Fund 91	SELL		$13.42	$159.18	$161.54	$2.36
11/22/2010	CNTR Fund 91	BUY	$13.47		$1,798.12	$1,798.12	

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
11/22/2010	MISC Fund 91	BUY	$13.47		$22.47	$22.47	
11/30/2010	EARN Fund 91	SELL		$13.48	$.57	$.57	
12/06/2010	CNTR Fund 91	BUY	$13.42		$1,439.84	$1,439.84	
12/06/2010	MISC Fund 91	BUY	$13.42		$22.47	$22.47	
12/28/2010	CNTR Fund 91	BUY	$13.18		$1,794.23	$1,794.23	
12/28/2010	MISC Fund 91	BUY	$13.18		$22.47	$22.47	
12/31/2010	EARN Fund 91	SELL		$13.30	$36.82	$36.79	$.03-
06/29/2010	MISC Fund C1	BUY	$10.63		$98,213.06	$98,213.06	
06/30/2010	EARN Fund C1	SELL		$10.51	$12.00	$11.92	$.08-
07/02/2010	CNTR Fund C1	BUY	$10.41		$7,917.60	$7,917.60	
07/08/2010	MISC Fund C1	BUY	$10.91		$63.61	$63.61	
07/20/2010	CNTR Fund C1	BUY	$11.03		$220.17	$220.17	
07/30/2010	EARN Fund C1	SELL		$11.30	$.56	$.60	$.04
08/11/2010	CNTR Fund C1	BUY	$11.13		$9,053.96	$9,053.96	
08/11/2010	MISC Fund C1	BUY	$11.13		$38.16	$38.16	
08/23/2010	CNTR Fund C1	BUY	$10.89		$1,444.95	$1,444.95	
08/23/2010	MISC Fund C1	BUY	$10.89		$12.72	$12.72	
08/31/2010	EARN Fund C1	SELL		$10.73	$.59	$.59	
09/14/2010	CNTR Fund C1	BUY	$11.42		$2,504.19	$2,504.19	
09/14/2010	MISC Fund C1	BUY	$11.42		$12.72	$12.72	
09/16/2010	MISC Fund C1	SELL		$11.43	$26,473.83	$28,414.06	$1,940.23
09/24/2010	CNTR Fund C1	BUY	$11.62		$1,861.36	$1,861.36	
09/24/2010	MISC Fund C1	BUY	$11.62		$12.72	$12.72	
09/30/2010	EARN Fund C1	SELL		$11.54	$14.39	$15.29	$.90
10/15/2010	CNTR Fund C1	BUY	$11.79		$1,242.45	$1,242.45	
10/15/2010	MISC Fund C1	BUY	$11.79		$12.72	$12.72	
10/22/2010	CNTR Fund C1	BUY	$11.86		$1,610.36	$1,610.36	
10/22/2010	MISC Fund C1	BUY	$11.86		$12.72	$12.72	
10/29/2010	EARN Fund C1	SELL		$11.84	$.53	$.58	$.05
11/05/2010	CNTR Fund C1	BUY	$12.30		$1,180.65	$1,180.65	
11/05/2010	MISC Fund C1	BUY	$12.30		$12.72	$12.72	
11/22/2010	CNTR Fund C1	BUY	$11.95		$1,972.36	$1,972.36	
11/22/2010	MISC Fund C1	BUY	$11.95		$12.72	$12.72	
11/30/2010	EARN Fund C1	SELL		$11.80	$.52	$.57	$.05
12/06/2010	CNTR Fund C1	BUY	$12.28		$2,266.52	$2,266.52	
12/28/2010	CNTR Fund C1	BUY	$12.77		$927.83	$927.83	
12/31/2010	EARN Fund C1	SELL		$12.77	$13.69	$15.77	$2.08
06/29/2010	MISC Fund C2	BUY	$11.33		$111,762.74	$111,762.74	
06/30/2010	EARN Fund C2	SELL		$11.21	$26.63	$26.42	$.21-
07/02/2010	CNTR Fund C2	BUY	$11.15		$10,127.53	$10,127.53	
07/08/2010	MISC Fund C2	BUY	$11.65		$247.15	$247.15	
07/20/2010	CNTR Fund C2	BUY	$11.78		$1,541.13	$1,541.13	
07/30/2010	EARN Fund C2	SELL		$11.96	$2.62	$2.77	$.15

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
08/11/2010	CNTR Fund C2	BUY	$11.82		$11,217.18	$11,217.18	
08/11/2010	MISC Fund C2	BUY	$11.82		$148.27	$148.27	
08/23/2010	CNTR Fund C2	BUY	$11.58		$1,735.89	$1,735.89	
08/23/2010	MISC Fund C2	BUY	$11.58		$49.41	$49.41	
08/31/2010	EARN Fund C2	SELL		$11.32	$2.77	$2.76	$.01-
09/14/2010	CNTR Fund C2	BUY	$12.26		$2,651.82	$2,651.82	
09/14/2010	MISC Fund C2	BUY	$12.26		$49.41	$49.41	
09/16/2010	MISC Fund C2	SELL		$12.32	$26,473.84	$28,743.75	$2,269.91
09/24/2010	CNTR Fund C2	BUY	$12.80		$1,840.03	$1,840.03	
09/24/2010	MISC Fund C2	BUY	$12.80		$49.42	$49.42	
09/30/2010	EARN Fund C2	SELL		$12.76	$26.78	$29.68	$2.90
10/15/2010	CNTR Fund C2	BUY	$13.26		$1,634.62	$1,634.62	
10/15/2010	MISC Fund C2	BUY	$13.26		$49.42	$49.42	
10/22/2010	CNTR Fund C2	BUY	$13.35		$2,167.73	$2,167.73	
10/22/2010	MISC Fund C2	BUY	$13.35		$49.42	$49.42	
10/29/2010	EARN Fund C2	SELL		$13.41	$2.45	$2.82	$.37
11/05/2010	CNTR Fund C2	BUY	$13.96		$1,615.31	$1,615.31	
11/05/2010	MISC Fund C2	BUY	$13.96		$49.41	$49.41	
11/22/2010	CNTR Fund C2	BUY	$13.74		$2,513.07	$2,513.07	
11/22/2010	MISC Fund C2	BUY	$13.74		$49.41	$49.41	
11/30/2010	EARN Fund C2	SELL		$13.59	$2.48	$2.84	$.36
12/06/2010	CNTR Fund C2	BUY	$14.09		$2,617.74	$2,617.74	
12/06/2010	MISC Fund C2	BUY	$14.09		$32.45	$32.45	
12/14/2010	DISB Fund C2	BUY	$14.15		$71.04	$71.04	
12/14/2010	DISB Fund C2	SELL		$14.15	$308.03	$364.71	$56.68
12/28/2010	CNTR Fund C2	BUY	$14.18		$1,277.18	$1,277.18	
12/28/2010	MISC Fund C2	BUY	$14.18		$32.45	$32.45	
12/31/2010	EARN Fund C2	SELL		$14.18	$26.41	$31.22	$4.81
06/29/2010	MISC Fund C4	BUY	$10.30		$1,075.28	$1,075.28	
06/29/2010	MISC Fund C5	BUY	$9.64		$4,330.84	$4,330.84	
06/29/2010	MISC Fund C6	BUY	$9.03		$19,276.80	$19,276.80	
06/29/2010	MISC Fund C7	BUY	$8.57		$16,275.74	$16,275.74	
06/29/2010	MISC Fund C8	BUY	$8.45		$26,302.16	$26,302.16	
06/30/2010	EARN Fund C4	SELL		$10.25	$2.32	$2.32	
06/30/2010	EARN Fund C5	SELL		$9.59	$9.10	$9.08	$.02-
06/30/2010	EARN Fund C6	SELL		$8.98	$7.65	$7.62	$.03-
06/30/2010	EARN Fund C7	SELL		$8.51	$12.45	$12.39	$.06-
06/30/2010	EARN Fund C8	SELL		$8.38	$2.89	$2.87	$.02-
07/02/2010	CNTR Fund C4	BUY	$10.24		$1,444.75	$1,444.75	
07/02/2010	CNTR Fund C5	BUY	$9.56		$1,896.82	$1,896.82	
07/02/2010	CNTR Fund C6	BUY	$8.94		$10,059.93	$10,059.93	
07/02/2010	CNTR Fund C7	BUY	$8.46		$1,544.08	$1,544.08	
07/02/2010	CNTR Fund C8	BUY	$8.33		$4,352.10	$4,352.10	

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
08/11/2010	CNTR Fund C4	BUY	$10.61		$1,717.34	$1,717.34	
08/11/2010	CNTR Fund C5	BUY	$10.00		$2,259.78	$2,259.78	
08/11/2010	CNTR Fund C6	BUY	$9.42		$11,428.84	$11,428.84	
08/11/2010	CNTR Fund C7	BUY	$8.97		$1,838.48	$1,838.48	
08/11/2010	CNTR Fund C8	BUY	$8.85		$5,548.50	$5,548.50	
08/23/2010	CNTR Fund C4	BUY	$10.54		$321.33	$321.33	
08/23/2010	CNTR Fund C5	BUY	$9.91		$306.76	$306.76	
08/23/2010	CNTR Fund C6	BUY	$9.31		$1,608.11	$1,608.11	
08/23/2010	CNTR Fund C7	BUY	$8.84		$664.89	$664.89	
08/23/2010	CNTR Fund C8	BUY	$8.71		$1,731.24	$1,731.24	
09/14/2010	CNTR Fund C4	BUY	$10.79		$296.41	$296.41	
09/14/2010	CNTR Fund C5	BUY	$10.24		$281.86	$281.86	
09/14/2010	CNTR Fund C6	BUY	$9.71		$2,711.58	$2,711.58	
09/14/2010	CNTR Fund C7	BUY	$9.29		$279.08	$279.08	
09/14/2010	CNTR Fund C8	BUY	$9.18		$481.93	$481.93	
09/24/2010	CNTR Fund C4	BUY	$10.91		$731.19	$731.19	
09/24/2010	CNTR Fund C5	BUY	$10.39		$716.62	$716.62	
09/24/2010	CNTR Fund C6	BUY	$9.90		$1,709.58	$1,709.58	
09/24/2010	CNTR Fund C7	BUY	$9.50		$316.36	$316.36	
09/24/2010	CNTR Fund C8	BUY	$9.40		$743.50	$743.50	
09/30/2010	EARN Fund C4	SELL		$10.93	$2.17	$2.24	$.07
09/30/2010	EARN Fund C5	SELL		$10.40	$8.41	$9.00	$.59
09/30/2010	EARN Fund C6	SELL		$9.91	$9.50	$10.23	$.73
09/30/2010	EARN Fund C7	SELL		$9.50	$11.37	$12.50	$1.13
09/30/2010	EARN Fund C8	SELL		$9.40	$10.55	$11.58	$1.03
10/15/2010	CNTR Fund C4	BUY	$11.10		$169.26	$169.26	
10/15/2010	CNTR Fund C5	BUY	$10.62		$154.69	$154.69	
10/15/2010	CNTR Fund C6	BUY	$10.16		$1,675.96	$1,675.96	
10/15/2010	CNTR Fund C7	BUY	$9.78		$281.88	$281.88	
10/15/2010	CNTR Fund C8	BUY	$9.68		$1,428.73	$1,428.73	
10/21/2010	DISB Fund C8	SELL		$9.67	$1,937.49	$2,188.95	$251.46
10/22/2010	CNTR Fund C4	BUY	$11.12		$87.03	$87.03	
10/22/2010	CNTR Fund C5	BUY	$10.64		$72.47	$72.47	
10/22/2010	CNTR Fund C6	BUY	$10.19		$1,914.94	$1,914.94	
10/22/2010	CNTR Fund C7	BUY	$9.80		$333.40	$333.40	
10/22/2010	CNTR Fund C8	BUY	$9.71		$1,387.56	$1,387.56	
11/05/2010	CNTR Fund C4	BUY	$11.32		$158.76	$158.76	
11/05/2010	CNTR Fund C5	BUY	$10.90		$144.18	$144.18	
11/05/2010	CNTR Fund C6	BUY	$10.50		$1,681.91	$1,681.91	
11/05/2010	CNTR Fund C7	BUY	$10.16		$279.86	$279.86	
11/05/2010	CNTR Fund C8	BUY	$10.08		$390.77	$390.77	
11/22/2010	CNTR Fund C4	BUY	$11.16		$81.74	$81.74	
11/22/2010	CNTR Fund C5	BUY	$10.71		$67.15	$67.15	

PLAN 6-30599 National Asset Direct Retirement Savings Plan
ANNUAL RETURN/REPORT OF EMPLOYEE BENEFITS PLANS
5500 PLAN PLAN YEAR 20100101 20101231

SCHEDULE H, LINE 4J SCHEDULE OF REPORTABLE TRANSACTIONS
National Asset Direct, Inc. BEGINNING PLAN BALANCE $.00 ALL TRANSACTIONS OVER $.00

DATE	(A) IDENTITY OF PARTY INVOLVED	(B) DESC OF ASSET	(C) PURCHASE PRICE	(D) SELLING PRICE	(G) COST OF ASSET	(H) VALUE OF ASSET	(I) NET GAIN/LOSS
11/22/2010	CNTR Fund C6	BUY	$10.31		$2,228.99	$2,228.99	
11/22/2010	CNTR Fund C7	BUY	$9.96		$475.81	$475.81	
11/22/2010	CNTR Fund C8	BUY	$9.88		$1,036.98	$1,036.98	
12/06/2010	CNTR Fund C4	BUY	$11.24		$302.79	$302.79	
12/06/2010	CNTR Fund C5	BUY	$10.83		$288.20	$288.20	
12/06/2010	CNTR Fund C6	BUY	$10.47		$2,846.55	$2,846.55	
12/06/2010	CNTR Fund C7	BUY	$10.15		$659.60	$659.60	
12/06/2010	CNTR Fund C8	BUY	$10.09		$738.56	$738.56	
12/14/2010	DISB Fund C6	BUY	$10.54		$66.43	$66.43	
12/14/2010	DISB Fund C6	SELL		$10.54	$303.46	$340.53	$37.07
12/28/2010	CNTR Fund C4	BUY	$11.31		$469.02	$469.02	
12/28/2010	CNTR Fund C5	BUY	$10.93		$454.45	$454.45	
12/28/2010	CNTR Fund C6	BUY	$10.61		$1,411.39	$1,411.39	
12/28/2010	CNTR Fund C7	BUY	$10.33		$326.88	$326.88	
12/28/2010	CNTR Fund C8	BUY	$10.28		$1,030.64	$1,030.64	
12/31/2010	EARN Fund C4	SELL		$11.35	$2.09	$2.22	$.13
12/31/2010	EARN Fund C5	SELL		$10.99	$7.99	$8.93	$.94
12/31/2010	EARN Fund C6	SELL		$10.66	$8.75	$9.85	$1.10
12/31/2010	EARN Fund C7	SELL		$10.36	$10.87	$12.56	$1.69
12/31/2010	EARN Fund C8	SELL		$10.31	$4.96	$5.71	$.75

Attachment to 2010 Form 5500
Schedule H, line 4a - Schedule of Delinquent Participant Contributions

Plan Name National Asset Direct Retirement Savings Plan **EIN:** 20-5621587
Plan Sponsor's Name National Asset Direct, Inc. **PN:** 002

	Total that Constitute Nonexempt Prohibitied Transactions			
Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included: [X]		175,891		