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), 6057(b), 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

2011

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

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

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [ ] an amended return/report;
- [ ] a short plan year return/report (less than 12 months).

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
RETAIL INVESTORS OF TEXAS, LTD. 401(K) PROFIT SHARING PLAN & TRUST

1b Three-digit plan number (PN) ▶ 003

1c Effective date of plan 09/14/1988

2a Plan sponsor's name and address, including room or suite number (Employer, if for single-employer plan)

RETAIL INVESTORS OF TEXAS, LTD.

2420 NEDERLAND AVENUE
NEDERLAND, TX 77627

2420 NEDERLAND AVENUE
NEDERLAND, TX 77627

2b Employer Identification Number (EIN) 74-1471937

2c Sponsor's telephone number 409-727-3104

2d Business code (see instructions) 445110

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.	08/13/2012	TOM SOPER
	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")
RETAIL INVESTORS OF TEXAS, LTD.

2420 NEDERLAND AVENUE
NEDERLAND, TX 77627

3b Administrator's EIN
74-1471937

3c Administrator's telephone number
409-727-3104

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**	1222
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**	885
b	Retired or separated participants receiving benefits	**6b**	8
c	Other retired or separated participants entitled to future benefits	**6c**	123
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	1016
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	3
f	Total. Add lines **6d** and **6e**	**6f**	1019
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	553
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	13
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 2S 2T 3D 3H

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

9a Plan funding arrangement (check all that apply)

(1)	[ ]	Insurance
(2)	[ ]	Code section 412(e)(3) insurance contracts
(3)	[X]	Trust
(4)	[ ]	General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)	[ ]	Insurance
(2)	[ ]	Code section 412(e)(3) insurance contracts
(3)	[X]	Trust
(4)	[ ]	General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

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

b General Schedules

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

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2011** **This Form is Open to Public Inspection.**

For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

A Name of plan
RETAIL INVESTORS OF TEXAS, LTD. 401(K) PROFIT SHARING PLAN & TRUST

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
RETAIL INVESTORS OF TEXAS, LTD.

D Employer Identification Number (EIN)
74-1471937

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

FID.INV.INST.OPS.CO.

04-2647786

(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)

CAVETT, TURNER AND WYB

76-0473687

(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?
64	RECORDKEEPER	7200	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(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?
64 65 37 60	RECORDKEEPER	6511	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

(a) Enter name and EIN or address (see instructions)

CAPITAL ONE N A

72-6122740

(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?
61	ADVISOR	0	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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)

(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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
ALL/BERN INTL VAL A - ALLIANCEBERNS 13-3211780	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
BLKRK US OPPS INV A - BNY MELLON IN P.O. BOX 9793 PROVIDENCE, RI 02940	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
DREY OP MIDCAP VAL A - DREYFUS TRAN 13-5673135	0.35%

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
FED CLOVER SM VAL A - STATE STREET 04-0025081	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
FED MID CAP INDEX SS - FEDERATED SH 25-1111467	0.05%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
HTFD DIV & GRTH R4 - HARTFORD ADMIN 41-0679409	0.25%

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
JANUS BALANCED S - JANUS SERVICES L 43-1804048	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
JANUS OVERSEAS S - JANUS SERVICES L 43-1804048	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
JPM EQUITY IDX A - BOSTON FINANCIAL 04-2526037	0.05%

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
LM CBA SC GR A - BOSTON FINANCIAL D 04-2526037	$12.00

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
MNSTY ICAP INTL R2 - BOSTON FINANCI 04-2526037	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
OPPHMR DEV MKTS A - OPPENHEIMERFUND P.O. BOX 5270 COLORADO, CO 80217	0.25%

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
PERKINS MID CP VAL S - JANUS SERVIC 43-1804048	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
PIMCO FDMTL IDXPLS A - BOSTON FINAN 04-2526037	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
THORNBURG VALUE R3 - BOSTON FINANCI 04-2526037	0.25%

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
TRP GROWTH STOCK R - T. ROWE PRICE 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
VICTORY FD FOR INC A - CITI FUND SE 31-1249295	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
VICTORY SM CO OPP A - CITI FUND SER 31-1249295	0.25%

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
WFA PR LG CO GRTH A - BOSTON FINANC 04-2526037	0.30%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
CAPITAL ONE N A	61	0

(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.
OPPHMR DEV MKTS A - OPPENHEIMERFUND 13-2953455	$5M+=0.25%

(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 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

2011

This Form is Open to Public Inspection

For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

A Name of plan
RETAIL INVESTORS OF TEXAS, LTD. 401(K) PROFIT SHARING PLAN & TRUST

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
RETAIL INVESTORS OF TEXAS, LTD.

D Employer Identification Number (EIN)
74-1471937

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	3170156	3572909
(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)	767892	838483
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	15739263	14930778
(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	19677311	19342170
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	19677311	19342170

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)	529092	
	(B) Participants	2a(1)(B)	907017	
	(C) Others (including rollovers)	2a(1)(C)		
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1436109
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	335	
	(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)	25105	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		25440
	(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)	739286	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		739286
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		

		(a) Amount	(b) Total
2b (5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-1165299
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		1035536
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1353705	
(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)		1353705
f Corrective distributions (see instructions)	2f		3076
g Certain deemed distributions of participant loans (see instructions)	2g		133
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	13763	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		13763
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1370677
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-335141
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [ ] Unqualified (2) [ ] Qualified (3) [X] Disclaimer (4) [ ] Adverse

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

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

(1) Name: CAVETT, TURNER AND WYBLE (2) EIN: 76-0473687

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, or MTIA. (2) [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

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

During the plan year:

		Yes	No	Amount
a	Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.) **4a**		X	
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.) **4b**		X	
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.) **4c**		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.) **4d**		X	
e	Was this plan covered by a fidelity bond? **4e**	X		11000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? **4f**		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser? **4g**		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser? **4h**		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.) **4i**	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.) **4j**		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? **4k**		X	
l	Has the plan failed to provide any benefit when due under the plan? **4l**		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) **4m**		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3. **4n**		X	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? If "Yes," enter the amount of any plan assets that reverted to the employer this year ☐ **Yes** ☒ **No** **Amount:**

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2011

This Form is Open to Public Inspection.

For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

A Name of plan
RETAIL INVESTORS OF TEXAS, LTD. 401(K) PROFIT SHARING PLAN & TRUST

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
RETAIL INVESTORS OF TEXAS, LTD.

D Employer Identification Number (EIN)
74-1471937

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 04-6568107

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year. **3**

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

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

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

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

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

6 **a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **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 or other authority 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. 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): _____

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):

RETAIL INVESTORS OF TEXAS, LTD.

401(k) PROFIT SHARING PLAN & TRUST

FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULES

YEARS ENDED DECEMBER 31, 2011 AND 2010

RETAIL INVESTORS OF TEXAS, LTD.
401(k) PROFIT SHARING PLAN & TRUST
TABLE OF CONTENTS

	PAGE
Independent Auditors' Report	1
Financial Statements:	
Statements of Net Assets Available for Plan Benefits	2
Statements of Changes in Net Assets Available for Plan Benefits	3
Notes to Financial Statements	4-15
Supplemental Schedules:	
Schedule of Assets Held for Investment Purposes at End of Year	16-20

CTW

Cavett, Turner & Wyble, L.L.P.
Certified Public Accountants

INDEPENDENT AUDITORS' REPORT

To the Board of Trustees of the
Retail Investors of Texas, Ltd.
401(k) Profit Sharing Plan & Trust

We were engaged to audit the financial statements of Retail Investors of Texas, Ltd. 401(k) Profit Sharing Plan & Trust as of December 31, 2011 and 2010, and for the years then ended, and the supplemental schedules as of and for the year ended December 31, 2011, 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, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note C, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2011 and 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, and do not, express an opinion on the accompanying financial statements and supplemental schedules taken as a whole. The supplemental schedules are presented for purposes of additional analysis and are not a required part of the financial statements but are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Cavett, Turner & Wyble, LLP

July 13, 2012

2920 Toccoa Road • Beaumont, Texas 77703 • (409) 898-0070
P. O. Box 2032 • Beaumont, Texas 77704 • Fax (409) 898-7679
www.ctwllp.com

RETAIL INVESTORS OF TEXAS, LTD.
401(k) PROFIT SHARING PLAN & TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR PLAN BENEFITS
December 31,

	2011	2010
ASSETS		
Participant-directed investments, at fair value (Notes C, D, and E):		
Money market funds	$ 3,572,909	$ 3,170,156
Mutual funds	14,930,778	15,739,263
Total participant-directed investments at fair value	18,503,687	18,909,419
Receivables:		
Employer's discretionary match contribution	250,000	250,000
Notes receivable - participants	838,483	767,892
Total receivables	1,088,483	1,017,892
TOTAL ASSETS	$ 19,592,170	$ 19,927,311
NET ASSETS AVAILABLE FOR PLAN BENEFITS	$ 19,592,170	$ 19,927,311

See accompanying Notes to Financial Statements.

RETAIL INVESTORS OF TEXAS, LTD.
401(k) PROFIT SHARING PLAN & TRUST
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS
Years Ended December 31,

	2011	2010
ADDITIONS		
Additions to net assets attributed to:		
Investment Income (Loss):		
Net appreciation (depreciation) in fair value of participant-directed investments (Note E)	($ 1,165,299)	$ 1,666,548
Dividends and interest, excluding notes receivable - participants	739,621	297,869
Interest - notes receivable - participants	25,105	28,889
	(400,573)	1,993,306
Contributions:		
Participants' voluntary contributions	907,017	850,438
Employer's match contributions	529,092	513,158
Participant plan rollover	-	14,618
	1,436,109	1,378,214
TOTAL ADDITIONS	1,035,536	3,371,520
DEDUCTIONS		
Deductions from net assets attributed to:		
Benefits paid to participants	1,356,914	1,006,556
Administrative expenses	13,763	24,110
TOTAL DEDUCTIONS	1,370,677	1,030,666
NET (DECREASE) INCREASE	(335,141)	2,340,854
NET ASSETS AVAILABLE FOR PLAN BENEFITS		
Beginning of year	19,927,311	17,586,457
END OF YEAR	$19,592,170	$19,927,311

See accompanying Notes to Financial Statements.

RETAIL INVESTORS OF TEXAS, LTD.
401(k) PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2011 AND 2010

NOTE A - DESCRIPTION OF PLAN

The following description of the Retail Investors of Texas, Ltd. ("Company") 401(k) Profit Sharing Plan & Trust ("Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

1. General - The Plan is a defined contribution plan covering all employees of the Company who have attained the age of twenty-one, have completed 12 months of service, in which 1,000 hours were worked and who are not covered by a collective bargaining agreement or classified as an independent contractor.

2. Contributions - Voluntary pre-tax contributions ranging from one to sixty percent of gross compensation is withheld each pay period. However, the total of the participant's contributions may not exceed $16,500, which is the dollar limit set by law for 2011. If the participant is 50 years or older, they may elect to contribute additional amounts, called catch-up contributions, to the Plan. The maximum catch-up contribution that a participant can contribute is $5,500 for the year ended December 31, 2011.

   The Company contributes a nondiscretionary match in the amount of 50% of the first 5% of base compensation that a participant contributes to the Plan. Employees may begin payroll deductions on the first day of each month subsequent to meeting Plan requirements. The Company may contribute a discretionary contribution each year to all eligible employees. This contribution will be allocated to each employee based on eligible compensation. During the plan years ended December 31, 2011 and 2010, the Company contributed discretionary employer contributions of $250,000 and $250,000, respectively.

   Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. During the plan years ended December 31, 2011 and 2010, participants contributed $0 and $14,618 in rollover contributions, respectively.

3. Participant Accounts - Each participant's account is credited with the participant's contribution and an allocation of (a) the Company's contribution and (b) Plan earnings. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

NOTE A - DESCRIPTION OF PLAN - CONTINUED

4. Vesting - Participants are immediately vested in their voluntary contributions plus actual earnings thereon. In the event of employer contributions, vesting of participants' accounts is based on years of continuous service. A participant is 100 percent vested in employer contributions after five years of credited service.

5. Investment Options - Upon enrollment in the Plan, a participant may direct employee contributions in any increments in any of the following investment options:

Fidelity Prime Fund - Funds are invested in money markets.

Janus Balanced Fund - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Fidelity Advisor New Insights Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks.

Fidelity Advisor Mid Cap II Fund - Funds are invested in shares of a registered investment company that invests mainly in common stocks.

Janus Overseas Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks of non-US companies.

Fidelity Advisor Canada Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks of non-US companies.

Mainstay ICAP International Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks of non-US companies.

Federated Clover Small Value Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks.

Pimco Fundamental Index Plus Fund - Funds are invested in shares of a registered investment company that invests mainly in derivatives.

Federated Mid Cap Index Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks of S&P MidCap 400 Index.

NOTE A - DESCRIPTION OF PLAN - CONTINUED

5. Investment Options - Continued

Fidelity Advisor Freedom Income Fund - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Fidelity Advisor Strategic Income Fund - Funds are invested in shares of a registered investment company that mainly invests in debt securities.

Fidelity Advisor Freedom Fund 2005 - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Fidelity Advisor Freedom Fund 2010 - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Fidelity Advisor Freedom Fund 2015 - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Fidelity Advisor Freedom Fund 2020 - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Fidelity Advisor Freedom Fund 2025 - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Fidelity Advisor Freedom Fund 2030 - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

NOTE A - DESCRIPTION OF PLAN - CONTINUED

5. Investment Options - Continued

Fidelity Advisor Freedom Fund 2035 - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Fidelity Advisor Freedom Fund 2040 - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Fidelity Advisor Freedom Fund 2045 - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Fidelity Advisor Freedom Fund 2050 - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Wells Fargo Premier Large Company Growth Fund - Funds are invested in shares of a registered investment company that invests mainly in common stocks.

Oppenheimer Developing Markets Fund - Funds are invested in shares of a registered investment company that invests mainly in non-US stocks.

Dreyfus Opportunistic Midcap Value Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks.

Fidelity Advisor Industrials Fund - Funds are invested in shares of a registered investment company that invests mainly in common stocks.

JP Morgan Equity Index Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks included in the S&P 500 Index.

Perkins Mid Cap Value Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks.

NOTE A - DESCRIPTION OF PLAN - CONTINUED

5. Investment Options - Continued

T. Rowe Price Growth Stock Fund - Funds are invested in shares of a registered investment company that invests mainly in common stocks.

BlackRock U.S. Opportunities Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks.

Legg Mason ClearBridge Small Cap Growth Fund - Funds are invested in shares of a registered investment company that invests mainly in common stocks.

Victory Fund for Income Fund - Funds are invested in shares of a registered investment company that invests mainly in US government bonds.

Hartford Dividend & Growth Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks.

Participants may change their investment options daily.

6. Notes Receivable - Participants - Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. Note transactions are treated as a transfer to (from) the investment fund from (to) the participant's note receivable fund. Note terms range from 1 to 5 years or up to 10 years for the purchase of a primary residence. The notes are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined by the Plan administrator. Principal and interest is paid ratably through payroll deductions.

7. Payment of Benefits - On termination of service, a participant receives a lump sum amount equal to the value of his or her account.

8. Forfeited Accounts - At December 31, 2011, forfeited nonvested accounts totaled $4,743. These accounts can be used to reduce future employer contributions or to pay Plan operating expenses. In 2011 and 2010, funds were utilized to pay operating expenses in the amount of $7,200 and $16,330, respectively.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting
The financial statements of the Plan are prepared using the accrual method of accounting.

Subsequent Events
Subsequent events were evaluated through July 13, 2012, which is the date the financial statements were available to be issued

Estimates
The preparation of financial statements in conformity with U.S. generally accepted accounting principles requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition
The Plan's investments are stated 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 a 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 gains and losses on investments bought and sold as well as held during the year.

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

Payment of Benefits
Benefits are recorded when paid.

Reclassifications
Certain reclassifications have been made to the 2010 financial statement presentation to correspond to the current year's format.

NOTE C - INFORMATION PREPARED AND CERTIFIED BY TRUSTEE

The information in Note D, notes receivable - participants, and the Schedule of Assets Held for Investment Purposes at End of Year was obtained from data that has been prepared and certified as complete and accurate by the trustee, Fidelity Management Trust Company. In addition, the trustee certified the income, expense and other transactions for the year ended December 31, 2011 as complete and accurate.

NOTE D - FAIR VALUE MEASUREMENTS

The Plan's investments are reported at fair value in the accompanying statement of net assets available for benefits. The methods used to measure fair value may produce an amount 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.

December 31, 2011	Fair Value	Fair Value Measurements Using: Quoted Prices in Active Markets for Identical Assets (Level 1)
Money market funds	$ 3,572,909	$ 3,572,909
Mutual funds:		
Value funds	2,196,192	2,196,192
Growth funds	4,478,622	4,478,622
Blend funds	3,152,921	3,152,921
Industrials fund	426,003	426,003
Bond fund	2,258,762	2,258,762
Target date funds	460,062	460,062
Moderate allocation fund	1,934,066	1,934,066
Other funds	24,150	24,150
Total mutual funds	14,930,778	14,930,778
Total	$ 18,503,687	$ 18,503,687

NOTE D - FAIR VALUE MEASUREMENTS - CONTINUED

December 31, 2010	Fair Value	Fair Value Measurements Using: Quoted Prices in Active Markets for Identical Assets (Level 1)
Money market funds	$ 3,170,156	$ 3,170,156
Mutual funds:		
Value funds	2,143,056	2,143,056
Growth funds	5,369,867	5,369,867
Blend funds	3,256,588	3,256,588
Industrials fund	378,706	378,706
Bond fund	1,908,790	1,908,790
Target date funds	469,913	469,913
Moderate allocation fund	2,211,289	2,211,289
Other funds	1,054	1,054
Total mutual funds	15,739,263	15,739,263
Total	$ 18,909,419	$ 18,909,419

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, and Level 3 inputs have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. No Level 2 inputs were available to the Plan, and Level 3 inputs were only used when Level 1 or Level 2 inputs were not available.

NOTE D - FAIR VALUE MEASUREMENTS - CONTINUED

Level 1
Level 1 fair value measurements consist of the value of shares of mutual funds. The fair value for these investments is based on quoted market prices.

NOTE E - INVESTMENTS

The following presents investments that represent 5% or more of the Plan's net assets.

Participant-directed:	2011	2010
Janus Balanced Fund 79,006 and 88,134 shares, respectively	$ 1,934,066	$ 2,211,289
Fidelity Prime Fund, 3,572,909 and 3,170,156 shares, respectively	3,572,909	3,170,156
Wells Fargo Large Company Growth Fund, 167,951 shares	1,553,543	-
Fidelity Advisor Large Cap Fund, 82,930 shares	-	1,507,664
Pimco Fundamental Index Fund, 393,374 shares	2,049,480	-
Janus Overseas Fund, 34,214 and 36,646 shares, respectively	1,070,210	1,852,106
Fidelity Advisor Strategic Income Fund, 184,633 and 154,183 shares, respectively	2,228,524	1,908,790
Fidelity Advisor Mid Cap II Fund, 61,105 and 62,780 shares, respectively	978,903	1,123,758
Hartford Dividend & Growth Fund, 104,479 and 99,985 shares, respectively	1,995,548	1,922,706
Thornburg Value Fund, 61,801 shares	-	2,078,385

For the years ended December 31, 2011 and 2010, Plan investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated (depreciated) in value by ($1,165,299) and $1,666,548, respectively, as follows:

	2011	2010
Mutual funds	($ 1,165,299)	$ 1,666,548
Net Change in Fair Value	($ 1,165,299)	$ 1,666,548

NOTE F - PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100 percent vested in their accounts.

NOTE G - TAX STATUS

The Plan has adopted the Fidelity Volume Submitter Profit Sharing Plan document. On March 31, 2008, the Volume Submitter Plan received a favorable determination letter from the Internal Revenue Service which stated the Plan, as designed and amended, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the Internal Revenue Service and the Department of Labor. The Plan administrator has analyzed the tax positions taken by the Plan and has concluded that as of December 31, 2011, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan files an annual return and records must be retained for at least six years to support the filing.

NOTE H - ADMINISTRATION COSTS

Expenses of administration may be paid out of the Plan unless paid by the Company or others. The Plan may reimburse the Company for any administrative expense incurred. Administrative fees incurred by the Plan for the year ended December 31, 2011 included loan set up fees, overnight delivery fees and an audit fee. All were paid by the Plan directly.

NOTE I - RELATED PARTY TRANSACTIONS

Certain Plan investments are shares of mutual funds managed by Fidelity Investments and/or affiliates (Fidelity). Fidelity is also the trustee. Fees paid by the Plan for advisory services provided by Fidelity amounted to $0 and $8,800 for the years ended December 31, 2011 and 2010, respectively, and are included in administrative expenses. Fidelity and/or its subcontractors may also receive fees based on a percentage of Plan assets of approximately .25%.

NOTE J - DISTRIBUTIONS PENDING

As of December 31, 2011, account balances of terminated persons amounted to $1,231,429.

NOTE K - RISKS AND UNCERTAINTIES

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

NOTE L - RECONCILIATION TO TAX RETURN

The following is a reconciliation of net assets available for Plan benefits per the financial statements at December 31, 2011 and 2010 to Schedule H of Form 5500:

	2011	2010
Net assets available for benefits per the financial statements	$19,592,170	$19,927,311
Less employer's discretionary match receivable	250,000	250,000
Net assets available for benefits per Schedule H of the Form 5500	$19,342,170	$19,677,311

The following is a reconciliation of the employer's match contributions per the financial statements for the years ended December 31, 2011 and 2010 to Schedule H of Form 5500:

	2011	2010
Match contributions per the financial statements	$ 529,092	$ 513,158
Match contributions received by Plan after December 31, 2011	(250,000)	-
Match contributions received by Plan after December 31, 2010	250,000	(250,000)
Match contributions received by Plan after December 31, 2009	-	300,000
Match contributions per Schedule H of Form 5500	$ 529,092	$ 563,158

Schedule H of Form 5500 is prepared on the modified cash basis of accounting; whereas, the financial statements are prepared on the accrual basis of accounting. A discretionary match receivable gave rise to the reconciling difference at December 31, 2011 and 2010. Additionally, the Form 5500 classifies loans to participants as an investment. They are classified as note receivables in the financial statements.

SUPPLEMENTAL SCHEDULES

RETAIL INVESTORS OF TEXAS, LTD.
401(k) PROFIT SHARING PLAN & TRUST
EMPLOYER IDENTIFICATION NUMBER 74-1471937
PLAN NUMBER 003
SCHEDULE H, LINE4i-SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR
December 31, 2011

(a)	(b) Identity of Investment	(c) Description of Investment	(d) Cost	(e) Current Value
	Participant-directed:			
	Janus Balanced Fund	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	$ 1,934,066
*	Fidelity Prime Fund	Liquid asset money market fund	N/A	3,572,909
*	Fidelity Advisor Freedom Fund 2005	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	7,934
*	Fidelity Advisor Mid Cap II Fund	Mutual stock fund	N/A	978,903
*	Fidelity Advisor Freedom Fund 2010	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	837
*	Fidelity Advisor Freedom Income Fund	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	4,662
	Dreyfus Opportunistic Midcap Value Fund	Mutual stock fund	N/A	595,106
	Hartford Dividend & Growth Fund	Mutual stock fund	N/A	1,995,548

RETAIL INVESTORS OF TEXAS, LTD.
401(k) PROFIT SHARING PLAN & TRUST
EMPLOYER IDENTIFICATION NUMBER 74-1471937
PLAN NUMBER 003
SCHEDULE H, LINE4i-SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR
December 31, 2011

(a)	(b) Identity of Investment	(c) Description of Investment	(d) Cost	(e) Current Value
	Participant-directed:			
*	Fidelity Advisor Canada Fund	Mutual stock fund	N/A	$29,193
	Federated Mid Cap Index Fund	Mutual stock fund	N/A	91,133
*	Fidelity Advisor Freedom Fund 2015	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	142,410
*	Fidelity Advisor Freedom Fund 2020	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	46,335
*	Fidelity Advisor Freedom Fund 2025	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	13,242
*	Fidelity Advisor Freedom Fund 2030	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	63,009
	Federated Clover Small Value Fund	Mutual stock fund	N/A	107,530

RETAIL INVESTORS OF TEXAS, LTD.
401(k) PROFIT SHARING PLAN & TRUST
EMPLOYER IDENTIFICATION NUMBER 74-1471937
PLAN NUMBER 003
SCHEDULE H, LINE4i-SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR
December 31, 2011

(a)	(b) Identity of Investment	(c) Description of Investment	(d) Cost	(e) Current Value
	Participant-directed:			
*	Fidelity Advisor Freedom Fund 2035	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	$44,549
*	Fidelity Advisor Freedom Fund 2040	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	56,975
*	Fidelity Advisor Freedom Fund 2045	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	46,660
*	Fidelity Advisor Freedom Fund 2050	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	38,110
	Legg Mason ClearBridge Small Cap Growth Fund	Mutual stock fund	N/A	281,054
	Mainstay ICAP International Fund	Mutual stock fund	N/A	34,439
*	Fidelity Advisor Strategic Income Fund	Mutual fund consisting of debt securities	N/A	2,228,524

RETAIL INVESTORS OF TEXAS, LTD.
401(k) PROFIT SHARING PLAN & TRUST
EMPLOYER IDENTIFICATION NUMBER 74-1471937
PLAN NUMBER 003
SCHEDULE H, LINE4i-SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR
December 31, 2011

(a)	(b) Identity of Investment	(c) Description of Investment	(d) Cost	(e) Current Value
	Participant-directed:			
*	Fidelity Advisor Industrials Fund	Mutual stock fund	N/A	$ 426,003
	Janus Overseas Fund	Mutual stock fund	N/A	1,070,210
	JP Morgan Equity Index Fund	Mutual stock fund	N/A	417,202
	T. Rowe Price Growth Stock Fund	Mutual stock fund	N/A	35,864
*	Fidelity Advisor New Insights Fund	Mutual stock fund	N/A	263,451
	Pimco Fundamental Index Plus Fund	Mutual fund that mainly invests in derivatives	N/A	2,049,480
	Victory Fund for Income Fund	Mutual bond fund	N/A	30,238
	BlackRock U.S. Opportunities Fund	Mutual stock fund	N/A	266,405
	Wells Fargo Premier Large Company Growth Fund	Mutual stock fund	N/A	1,553,543
	Oppenheimer Developing Markets Fund	Mutual stock fund	N/A	19,488

RETAIL INVESTORS OF TEXAS, LTD.
401(k) PROFIT SHARING PLAN & TRUST
EMPLOYER IDENTIFICATION NUMBER 74-1471937
PLAN NUMBER 003
SCHEDULE H, LINE4i-SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR
December 31, 2011

(a)	(b) Identity of Investment	(c) Description of Investment	(d) Cost	(e) Current Value
	Participant-directed:			
	Perkins Mid Cap Value Fund	Mutual stock fund	N/A	$ 58,675
		Total participant-directed investments		$ 18,503,687
	Participant Loans	Collateral loans secured by vested accrued benefits with interest rates of 2.48% to 9.50%.	$ 0	$ 838,483

*Party-in-interest

See Independent Auditors' Report.

RETAIL INVESTORS OF TEXAS, LTD.

401(k) PROFIT SHARING PLAN & TRUST

FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULES

YEARS ENDED DECEMBER 31, 2011 AND 2010

RETAIL INVESTORS OF TEXAS, LTD.
401(k) PROFIT SHARING PLAN & TRUST
TABLE OF CONTENTS

	PAGE
Independent Auditors' Report	1
Financial Statements:	
Statements of Net Assets Available for Plan Benefits	2
Statements of Changes in Net Assets Available for Plan Benefits	3
Notes to Financial Statements	4-15
Supplemental Schedules:	
Schedule of Assets Held for Investment Purposes at End of Year	16-20

CTW

Cavett, Turner & Wyble, L.L.P.
Certified Public Accountants

INDEPENDENT AUDITORS' REPORT

To the Board of Trustees of the
Retail Investors of Texas, Ltd.
401(k) Profit Sharing Plan & Trust

We were engaged to audit the financial statements of Retail Investors of Texas, Ltd. 401(k) Profit Sharing Plan & Trust as of December 31, 2011 and 2010, and for the years then ended, and the supplemental schedules as of and for the year ended December 31, 2011, 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, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note C, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2011 and 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, and do not, express an opinion on the accompanying financial statements and supplemental schedules taken as a whole. The supplemental schedules are presented for purposes of additional analysis and are not a required part of the financial statements but are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Cavett, Turner & Wyble, LLP

July 13, 2012

2920 Toccoa Road • Beaumont, Texas 77703 • (409) 898-0070
P. O. Box 2032 • Beaumont, Texas 77704 • Fax (409) 898-7679
www.ctwllp.com

RETAIL INVESTORS OF TEXAS, LTD.
401(k) PROFIT SHARING PLAN & TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR PLAN BENEFITS
December 31,

	2011	2010
ASSETS		
Participant-directed investments, at fair value (Notes C, D, and E):		
Money market funds	$ 3,572,909	$ 3,170,156
Mutual funds	14,930,778	15,739,263
Total participant-directed investments at fair value	18,503,687	18,909,419
Receivables:		
Employer's discretionary match contribution	250,000	250,000
Notes receivable - participants	838,483	767,892
Total receivables	1,088,483	1,017,892
TOTAL ASSETS	$ 19,592,170	$ 19,927,311
NET ASSETS AVAILABLE FOR PLAN BENEFITS	$ 19,592,170	$ 19,927,311

See accompanying Notes to Financial Statements.

RETAIL INVESTORS OF TEXAS, LTD.
401(k) PROFIT SHARING PLAN & TRUST
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS
Years Ended December 31,

	2011	2010
ADDITIONS		
Additions to net assets attributed to:		
Investment Income (Loss):		
Net appreciation (depreciation) in fair value of participant-directed investments (Note E)	($ 1,165,299)	$ 1,666,548
Dividends and interest, excluding notes receivable - participants	739,621	297,869
Interest - notes receivable - participants	25,105	28,889
	(400,573)	1,993,306
Contributions:		
Participants' voluntary contributions	907,017	850,438
Employer's match contributions	529,092	513,158
Participant plan rollover	-	14,618
	1,436,109	1,378,214
TOTAL ADDITIONS	1,035,536	3,371,520
DEDUCTIONS		
Deductions from net assets attributed to:		
Benefits paid to participants	1,356,914	1,006,556
Administrative expenses	13,763	24,110
TOTAL DEDUCTIONS	1,370,677	1,030,666
NET (DECREASE) INCREASE	(335,141)	2,340,854
NET ASSETS AVAILABLE FOR PLAN BENEFITS		
Beginning of year	19,927,311	17,586,457
END OF YEAR	$19,592,170	$19,927,311

See accompanying Notes to Financial Statements.

RETAIL INVESTORS OF TEXAS, LTD.
401(k) PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
December 31, 2011 AND 2010

NOTE A - DESCRIPTION OF PLAN

The following description of the Retail Investors of Texas, Ltd. ("Company") 401(k) Profit Sharing Plan & Trust ("Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

1. General - The Plan is a defined contribution plan covering all employees of the Company who have attained the age of twenty-one, have completed 12 months of service, in which 1,000 hours were worked and who are not covered by a collective bargaining agreement or classified as an independent contractor.

2. Contributions - Voluntary pre-tax contributions ranging from one to sixty percent of gross compensation is withheld each pay period. However, the total of the participant's contributions may not exceed $16,500, which is the dollar limit set by law for 2011. If the participant is 50 years or older, they may elect to contribute additional amounts, called catch-up contributions, to the Plan. The maximum catch-up contribution that a participant can contribute is $5,500 for the year ended December 31, 2011.

   The Company contributes a nondiscretionary match in the amount of 50% of the first 5% of base compensation that a participant contributes to the Plan. Employees may begin payroll deductions on the first day of each month subsequent to meeting Plan requirements. The Company may contribute a discretionary contribution each year to all eligible employees. This contribution will be allocated to each employee based on eligible compensation. During the plan years ended December 31, 2011 and 2010, the Company contributed discretionary employer contributions of $250,000 and $250,000, respectively.

   Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. During the plan years ended December 31, 2011 and 2010, participants contributed $0 and $14,618 in rollover contributions, respectively.

3. Participant Accounts - Each participant's account is credited with the participant's contribution and an allocation of (a) the Company's contribution and (b) Plan earnings. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

NOTE A - DESCRIPTION OF PLAN - CONTINUED

4. Vesting - Participants are immediately vested in their voluntary contributions plus actual earnings thereon. In the event of employer contributions, vesting of participants' accounts is based on years of continuous service. A participant is 100 percent vested in employer contributions after five years of credited service.

5. Investment Options - Upon enrollment in the Plan, a participant may direct employee contributions in any increments in any of the following investment options:

Fidelity Prime Fund - Funds are invested in money markets.

Janus Balanced Fund - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Fidelity Advisor New Insights Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks.

Fidelity Advisor Mid Cap II Fund - Funds are invested in shares of a registered investment company that invests mainly in common stocks.

Janus Overseas Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks of non-US companies.

Fidelity Advisor Canada Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks of non-US companies.

Mainstay ICAP International Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks of non-US companies.

Federated Clover Small Value Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks.

Pimco Fundamental Index Plus Fund - Funds are invested in shares of a registered investment company that invests mainly in derivatives.

Federated Mid Cap Index Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks of S&P MidCap 400 Index.

NOTE A - DESCRIPTION OF PLAN - CONTINUED

5. Investment Options - Continued

Fidelity Advisor Freedom Income Fund - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Fidelity Advisor Strategic Income Fund - Funds are invested in shares of a registered investment company that mainly invests in debt securities.

Fidelity Advisor Freedom Fund 2005 - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Fidelity Advisor Freedom Fund 2010 - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Fidelity Advisor Freedom Fund 2015 - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Fidelity Advisor Freedom Fund 2020 - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Fidelity Advisor Freedom Fund 2025 - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Fidelity Advisor Freedom Fund 2030 - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

NOTE A - DESCRIPTION OF PLAN - CONTINUED

5. Investment Options - Continued

Fidelity Advisor Freedom Fund 2035 - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Fidelity Advisor Freedom Fund 2040 - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Fidelity Advisor Freedom Fund 2045 - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Fidelity Advisor Freedom Fund 2050 - Funds are invested in shares of a registered investment company that invests in stocks, bonds, and money markets.

Wells Fargo Premier Large Company Growth Fund - Funds are invested in shares of a registered investment company that invests mainly in common stocks.

Oppenheimer Developing Markets Fund - Funds are invested in shares of a registered investment company that invests mainly in non-US stocks.

Dreyfus Opportunistic Midcap Value Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks.

Fidelity Advisor Industrials Fund - Funds are invested in shares of a registered investment company that invests mainly in common stocks.

JP Morgan Equity Index Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks included in the S&P 500 Index.

Perkins Mid Cap Value Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks.

NOTE A - DESCRIPTION OF PLAN - CONTINUED

5. Investment Options - Continued

T. Rowe Price Growth Stock Fund - Funds are invested in shares of a registered investment company that invests mainly in common stocks.

BlackRock U.S. Opportunities Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks.

Legg Mason ClearBridge Small Cap Growth Fund - Funds are invested in shares of a registered investment company that invests mainly in common stocks.

Victory Fund for Income Fund - Funds are invested in shares of a registered investment company that invests mainly in US government bonds.

Hartford Dividend & Growth Fund - Funds are invested in shares of a registered investment company that invests mainly in stocks.

Participants may change their investment options daily.

6. Notes Receivable - Participants - Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. Note transactions are treated as a transfer to (from) the investment fund from (to) the participant's note receivable fund. Note terms range from 1 to 5 years or up to 10 years for the purchase of a primary residence. The notes are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined by the Plan administrator. Principal and interest is paid ratably through payroll deductions.

7. Payment of Benefits - On termination of service, a participant receives a lump sum amount equal to the value of his or her account.

8. Forfeited Accounts - At December 31, 2011, forfeited nonvested accounts totaled $4,743. These accounts can be used to reduce future employer contributions or to pay Plan operating expenses. In 2011 and 2010, funds were utilized to pay operating expenses in the amount of $7,200 and $16,330, respectively.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting
The financial statements of the Plan are prepared using the accrual method of accounting.

Subsequent Events
Subsequent events were evaluated through July 13, 2012, which is the date the financial statements were available to be issued

Estimates
The preparation of financial statements in conformity with U.S. generally accepted accounting principles requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition
The Plan's investments are stated 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 a 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 gains and losses on investments bought and sold as well as held during the year.

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

Payment of Benefits
Benefits are recorded when paid.

Reclassifications
Certain reclassifications have been made to the 2010 financial statement presentation to correspond to the current year's format.

NOTE C - INFORMATION PREPARED AND CERTIFIED BY TRUSTEE

The information in Note D, notes receivable - participants, and the Schedule of Assets Held for Investment Purposes at End of Year was obtained from data that has been prepared and certified as complete and accurate by the trustee, Fidelity Management Trust Company. In addition, the trustee certified the income, expense and other transactions for the year ended December 31, 2011 as complete and accurate.

NOTE D - FAIR VALUE MEASUREMENTS

The Plan's investments are reported at fair value in the accompanying statement of net assets available for benefits. The methods used to measure fair value may produce an amount 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.

December 31, 2011	Fair Value	Fair Value Measurements Using: Quoted Prices in Active Markets for Identical Assets (Level 1)
Money market funds	$ 3,572,909	$ 3,572,909
Mutual funds:		
Value funds	2,196,192	2,196,192
Growth funds	4,478,622	4,478,622
Blend funds	3,152,921	3,152,921
Industrials fund	426,003	426,003
Bond fund	2,258,762	2,258,762
Target date funds	460,062	460,062
Moderate allocation fund	1,934,066	1,934,066
Other funds	24,150	24,150
Total mutual funds	14,930,778	14,930,778
Total	$ 18,503,687	$ 18,503,687

NOTE D - FAIR VALUE MEASUREMENTS - CONTINUED

December 31, 2010	Fair Value	Fair Value Measurements Using: Quoted Prices in Active Markets for Identical Assets (Level 1)
Money market funds	$ 3,170,156	$ 3,170,156
Mutual funds:		
Value funds	2,143,056	2,143,056
Growth funds	5,369,867	5,369,867
Blend funds	3,256,588	3,256,588
Industrials fund	378,706	378,706
Bond fund	1,908,790	1,908,790
Target date funds	469,913	469,913
Moderate allocation fund	2,211,289	2,211,289
Other funds	1,054	1,054
Total mutual funds	15,739,263	15,739,263
Total	$ 18,909,419	$ 18,909,419

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, and Level 3 inputs have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. No Level 2 inputs were available to the Plan, and Level 3 inputs were only used when Level 1 or Level 2 inputs were not available.

NOTE D - FAIR VALUE MEASUREMENTS - CONTINUED

Level 1
Level 1 fair value measurements consist of the value of shares of mutual funds. The fair value for these investments is based on quoted market prices.

NOTE E - INVESTMENTS

The following presents investments that represent 5% or more of the Plan's net assets.

Participant-directed:	2011	2010
Janus Balanced Fund 79,006 and 88,134 shares, respectively	$ 1,934,066	$ 2,211,289
Fidelity Prime Fund, 3,572,909 and 3,170,156 shares, respectively	3,572,909	3,170,156
Wells Fargo Large Company Growth Fund, 167,951 shares	1,553,543	-
Fidelity Advisor Large Cap Fund, 82,930 shares	-	1,507,664
Pimco Fundamental Index Fund, 393,374 shares	2,049,480	-
Janus Overseas Fund, 34,214 and 36,646 shares, respectively	1,070,210	1,852,106
Fidelity Advisor Strategic Income Fund, 184,633 and 154,183 shares, respectively	2,228,524	1,908,790
Fidelity Advisor Mid Cap II Fund, 61,105 and 62,780 shares, respectively	978,903	1,123,758
Hartford Dividend & Growth Fund, 104,479 and 99,985 shares, respectively	1,995,548	1,922,706
Thornburg Value Fund, 61,801 shares	-	2,078,385

For the years ended December 31, 2011 and 2010, Plan investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated (depreciated) in value by ($1,165,299) and $1,666,548, respectively, as follows:

	2011	2010
Mutual funds	($ 1,165,299)	$ 1,666,548
Net Change in Fair Value	($ 1,165,299)	$ 1,666,548

NOTE F - PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100 percent vested in their accounts.

NOTE G - TAX STATUS

The Plan has adopted the Fidelity Volume Submitter Profit Sharing Plan document. On March 31, 2008, the Volume Submitter Plan received a favorable determination letter from the Internal Revenue Service which stated the Plan, as designed and amended, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the Internal Revenue Service and the Department of Labor. The Plan administrator has analyzed the tax positions taken by the Plan and has concluded that as of December 31, 2011, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan files an annual return and records must be retained for at least six years to support the filing.

NOTE H - ADMINISTRATION COSTS

Expenses of administration may be paid out of the Plan unless paid by the Company or others. The Plan may reimburse the Company for any administrative expense incurred. Administrative fees incurred by the Plan for the year ended December 31, 2011 included loan set up fees, overnight delivery fees and an audit fee. All were paid by the Plan directly.

NOTE I - RELATED PARTY TRANSACTIONS

Certain Plan investments are shares of mutual funds managed by Fidelity Investments and/or affiliates (Fidelity). Fidelity is also the trustee. Fees paid by the Plan for advisory services provided by Fidelity amounted to $0 and $8,800 for the years ended December 31, 2011 and 2010, respectively, and are included in administrative expenses. Fidelity and/or its subcontractors may also receive fees based on a percentage of Plan assets of approximately .25%.

NOTE J - DISTRIBUTIONS PENDING

As of December 31, 2011, account balances of terminated persons amounted to $1,231,429.

NOTE K - RISKS AND UNCERTAINTIES

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

NOTE L - RECONCILIATION TO TAX RETURN

The following is a reconciliation of net assets available for Plan benefits per the financial statements at December 31, 2011 and 2010 to Schedule H of Form 5500:

	2011	2010
Net assets available for benefits per the financial statements	$19,592,170	$19,927,311
Less employer's discretionary match receivable	250,000	250,000
Net assets available for benefits per Schedule H of the Form 5500	$19,342,170	$19,677,311

The following is a reconciliation of the employer's match contributions per the financial statements for the years ended December 31, 2011 and 2010 to Schedule H of Form 5500:

	2011	2010
Match contributions per the financial statements	$ 529,092	$ 513,158
Match contributions received by Plan after December 31, 2011	(250,000)	-
Match contributions received by Plan after December 31, 2010	250,000	(250,000)
Match contributions received by Plan after December 31, 2009	-	300,000
Match contributions per Schedule H of Form 5500	$ 529,092	$ 563,158

Schedule H of Form 5500 is prepared on the modified cash basis of accounting; whereas, the financial statements are prepared on the accrual basis of accounting. A discretionary match receivable gave rise to the reconciling difference at December 31, 2011 and 2010. Additionally, the Form 5500 classifies loans to participants as an investment. They are classified as note receivables in the financial statements.

SUPPLEMENTAL SCHEDULES

RETAIL INVESTORS OF TEXAS, LTD.
401(k) PROFIT SHARING PLAN & TRUST
EMPLOYER IDENTIFICATION NUMBER 74-1471937
PLAN NUMBER 003
SCHEDULE H, LINE4i-SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR
December 31, 2011

(a)	(b) Identity of Investment	(c) Description of Investment	(d) Cost	(e) Current Value
	Participant-directed:			
	Janus Balanced Fund	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	$ 1,934,066
*	Fidelity Prime Fund	Liquid asset money market fund	N/A	3,572,909
*	Fidelity Advisor Freedom Fund 2005	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	7,934
*	Fidelity Advisor Mid Cap II Fund	Mutual stock fund	N/A	978,903
*	Fidelity Advisor Freedom Fund 2010	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	837
*	Fidelity Advisor Freedom Income Fund	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	4,662
	Dreyfus Opportunistic Midcap Value Fund	Mutual stock fund	N/A	595,106
	Hartford Dividend & Growth Fund	Mutual stock fund	N/A	1,995,548

RETAIL INVESTORS OF TEXAS, LTD.
401(k) PROFIT SHARING PLAN & TRUST
EMPLOYER IDENTIFICATION NUMBER 74-1471937
PLAN NUMBER 003
SCHEDULE H, LINE4i-SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR
December 31, 2011

(a)	(b) Identity of Investment	(c) Description of Investment	(d) Cost	(e) Current Value
	Participant-directed:			
*	Fidelity Advisor Canada Fund	Mutual stock fund	N/A	$29,193
	Federated Mid Cap Index Fund	Mutual stock fund	N/A	91,133
*	Fidelity Advisor Freedom Fund 2015	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	142,410
*	Fidelity Advisor Freedom Fund 2020	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	46,335
*	Fidelity Advisor Freedom Fund 2025	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	13,242
*	Fidelity Advisor Freedom Fund 2030	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	63,009
	Federated Clover Small Value Fund	Mutual stock fund	N/A	107,530

RETAIL INVESTORS OF TEXAS, LTD.
401(k) PROFIT SHARING PLAN & TRUST
EMPLOYER IDENTIFICATION NUMBER 74-1471937
PLAN NUMBER 003
SCHEDULE H, LINE4i-SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR
December 31, 2011

(a)	(b) Identity of Investment	(c) Description of Investment	(d) Cost	(e) Current Value
	Participant-directed:			
*	Fidelity Advisor Freedom Fund 2035	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	$44,549
*	Fidelity Advisor Freedom Fund 2040	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	56,975
*	Fidelity Advisor Freedom Fund 2045	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	46,660
*	Fidelity Advisor Freedom Fund 2050	Mutual fund consisting of a mixture of stocks, bonds, and money market funds	N/A	38,110
	Legg Mason ClearBridge Small Cap Growth Fund	Mutual stock fund	N/A	281,054
	Mainstay ICAP International Fund	Mutual stock fund	N/A	34,439
*	Fidelity Advisor Strategic Income Fund	Mutual fund consisting of debt securities	N/A	2,228,524

RETAIL INVESTORS OF TEXAS, LTD.
401(k) PROFIT SHARING PLAN & TRUST
EMPLOYER IDENTIFICATION NUMBER 74-1471937
PLAN NUMBER 003
SCHEDULE H, LINE4i-SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR
December 31, 2011

(a)	(b) Identity of Investment	(c) Description of Investment	(d) Cost	(e) Current Value
	Participant-directed:			
*	Fidelity Advisor Industrials Fund	Mutual stock fund	N/A	$ 426,003
	Janus Overseas Fund	Mutual stock fund	N/A	1,070,210
	JP Morgan Equity Index Fund	Mutual stock fund	N/A	417,202
	T. Rowe Price Growth Stock Fund	Mutual stock fund	N/A	35,864
*	Fidelity Advisor New Insights Fund	Mutual stock fund	N/A	263,451
	Pimco Fundamental Index Plus Fund	Mutual fund that mainly invests in derivatives	N/A	2,049,480
	Victory Fund for Income Fund	Mutual bond fund	N/A	30,238
	BlackRock U.S. Opportunities Fund	Mutual stock fund	N/A	266,405
	Wells Fargo Premier Large Company Growth Fund	Mutual stock fund	N/A	1,553,543
	Oppenheimer Developing Markets Fund	Mutual stock fund	N/A	19,488

RETAIL INVESTORS OF TEXAS, LTD.
401(k) PROFIT SHARING PLAN & TRUST
EMPLOYER IDENTIFICATION NUMBER 74-1471937
PLAN NUMBER 003
SCHEDULE H, LINE4i-SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR
December 31, 2011

(a)	(b) Identity of Investment	(c) Description of Investment	(d) Cost	(e) Current Value
	Participant-directed:			
	Perkins Mid Cap Value Fund	Mutual stock fund	N/A	$ 58,675
		Total participant-directed investments		$ 18,503,687
	Participant Loans	Collateral loans secured by vested accrued benefits with interest rates of 2.48% to 9.50%.	$ 0	$ 838,483

*Party-in-interest

See Independent Auditors' Report.