

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 <u>01/01/2011</u> and ending <u>12/31/2011</u>	
A This return/report is for:	☐ a multiemployer plan; ☐ a multiple-employer plan; or ☒ 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:	☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information
1a Name of plan <u>EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN</u>	1b Three-digit plan number (PN) ► <u>003</u> 1c Effective date of plan <u>02/15/1993</u>
2a Plan sponsor's name and address, including room or suite number (Employer, if for single-employer plan) <u>EFW INC.</u> <u>4700 MARINE CREEK PARKWAY</u> <u>FORT WORTH, TX 76136-6969</u>	2b Employer Identification Number (EIN) <u>51-0345236</u> 2c Sponsor's telephone number <u>817-234-6600</u> 2d Business code (see instructions) <u>334410</u>

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	<u>Filed with authorized/valid electronic signature.</u>	<u>10/15/2012</u>	<u>MICHAEL KENT</u>
	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

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.

Form 5500 (2011)
v.012611

3a Plan administrator's name and address (if same as plan sponsor, enter "Same") EFW INC. 4700 MARINE CREEK PARKWAY FORT WORTH, TX 76136-6969	3b Administrator's EIN 51-0345236 3c Administrator's telephone number 817-234-6600
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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
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5 Total number of participants at the beginning of the plan year	5	935
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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	798
b Retired or separated participants receiving benefits.....	6b	2
c Other retired or separated participants entitled to future benefits.....	6c	200
d Subtotal. Add lines 6a , 6b , and 6c	6d	1000
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e	4
f Total. Add lines 6d and 6e	6f	1004
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	6g	963
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	43

7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	
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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 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)	9b Plan benefit arrangement (check all that apply)
(1) ☐ Insurance	(1) ☐ Insurance
(2) ☐ Code section 412(e)(3) insurance contracts	(2) ☐ Code section 412(e)(3) insurance contracts
(3) ☒ Trust	(3) ☒ Trust
(4) ☐ General assets of the sponsor	(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)** ☒ **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)** ☒ **H** (Financial Information)
- (2)** ☐ **I** (Financial Information – Small Plan)
- (3)** ☐ **A** (Insurance Information)
- (4)** ☒ **C** (Service Provider Information)
- (5)** ☒ **D** (DFE/Participating Plan Information)
- (6)** ☐ **G** (Financial Transaction Schedules)

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		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 <u>EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN</u>	B Three-digit plan number (PN) ▶ <u>003</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>EFW INC.</u>	D Employer Identification Number (EIN) <u>51-0345236</u>

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)..... ☐ 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

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

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

HARTFORD RETIREMENT SERVICES, LLC

26-1589907

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 38 49 50 64 65 99	N/A	15865	Yes ☒ No ☐	Yes ☐ No ☒	83581	Yes ☐ No ☒

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

RELIANCE TRUST COMPANY

58-1428634

(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?
19 99 25	N/A	0	Yes ☒ No ☐	Yes ☐ No ☒	2739	Yes ☐ No ☒

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

BANK OF AMERICA, NA

94-1687665

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
51 56 59 60 63 72	N/A	10460	Yes ☒ No ☐	Yes ☐ No ☒	117799	Yes ☐ 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)

GPC SECURITIES, INC

58-1517899

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 64	N/A	0	Yes ☒ No ☐	Yes ☐ No ☒	7294	Yes ☐ No ☒

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

MORNINGSTAR ASSOC LLC

36-4317381

(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?
49	N/A	0	Yes ☒ No ☐	Yes ☐ No ☒	44	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
HARTFORD RETIREMENT SERVICES, LLC	15	83581
(d) Enter name and EIN (address) of source of indirect compensation BANK OF AMERICA CORPORATION 94-1687665		
(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. SEE FEE & COMPENSATION DISCLOSURE REPORT ATTACH		
(a) Enter service provider name as it appears on line 2 RELIANCE TRUST COMPANY		
(b) Service Codes (see instructions) 19 99		(c) Enter amount of indirect compensation 2739
(d) Enter name and EIN (address) of source of indirect compensation HARTFORD RETIREMENT SERVICES 26-1589907		
(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. SEE FEE & COMPENSATION DISCLOSURE REPORT ATTACH		
(a) Enter service provider name as it appears on line 2 BANK OF AMERICA, NA		
(b) Service Codes (see instructions) 56 59 60 63 72		(c) Enter amount of indirect compensation 117799
(d) Enter name and EIN (address) of source of indirect compensation SEE FORM 5500 SCHEDULE C ATTACHMENT 94-1687665		
(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. SEE FEE & COMPENSATION DISCLOSURE REPORT ATTACH		

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
GPC SECURITIES, INC	15 64	7294

(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.
HARTFORD RETIREMENT SERVICES, LLC 06-0974148	SEE FEE & COMPENSATION DISCLOSURE REPORT ATTACH

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MORNINGSTAR ASSOC LLC	49	44

(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.
HARTFORD RETIREMENT SERVICES, LLC 06-0974148	SEE FEE & COMPENSATION DISCLOSURE REPORT ATTACH

(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

Part III **Termination Information on Accountants and Enrolled Actuaries (see instructions)**
(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 <div style="border: 1px solid black; padding: 5px; font-size: 1.2em; font-weight: bold;">2011</div> This Form is Open to Public Inspection.
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For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

A Name of plan <u>EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN</u>	B Three-digit plan number (PN) ►	<u>003</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>EFW INC.</u>	D Employer Identification Number (EIN) <u>51-0345236</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: STABLE ASSET FUND

b Name of sponsor of entity listed in (a): BANK OF AMERICA, N.A.

c EIN-PN <u>22-6459529-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: STABLE VALUE FUND

b Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.A

c EIN-PN <u>52-2250951-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>11720512</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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code**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		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 EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN	B Three-digit plan number (PN) ►	003
C Plan sponsor's name as shown on line 2a of Form 5500 EFW INC.	D Employer Identification Number (EIN) 51-0345236	

Part I	Asset and Liability Statement
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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)	87899	57179
(2) Participant contributions	1b(2)		
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities.....	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	1950218	1901097
(9) Value of interest in common/collective trusts.....	1c(9)	10192096	12021634
(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)	40815353	44478853
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(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	53045566	58458763

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 through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	53045566	58458763
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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)	2329538	
(B) Participants	2a(1)(B)	5098177	
(C) Others (including rollovers)	2a(1)(C)	630317	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		8058032
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	90127	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		90127
(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)	1569542	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1569542
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0

		(a) Amount	(b) Total
2b (5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0
(6) Net investment gain (loss) from common/collective trusts	2b(6)		2548
(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)		-1457594
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		8262655

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2819735	
(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)		2819735
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	19390	
(3) Investment advisory and management fees	2i(3)	10333	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		29723
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		2849458

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		5413197
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) ☒ Disclaimer (4) ☐ Adverse

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

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

(1) Name: WHITLEY PENN LLP (2) EIN: 75-2393478

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.).....		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.).....		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.)		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.).....		X	
e Was this plan covered by a fidelity bond?.....	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		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?		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?		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.).....	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.).....		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?.....		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.).....		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.		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.
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For calendar plan year 2011 or fiscal plan year beginning 01/01/2011 and ending 12/31/2011

A Name of plan <u>EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN</u>	B Three-digit plan number (PN) ▶ <u>003</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>EFW INC.</u>	D Employer Identification Number (EIN) <u>51-0345236</u>

Part I	Distributions
---------------	----------------------

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>06-0974148</u> 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 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
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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): _____

**EFW INC. SUPPLEMENTAL SAVINGS
& INVESTMENT PLAN**

**FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULE**

**Years Ended December 31, 2011 and 2010
with Report of Independent Auditors**

**EFW INC. SUPPLEMENTAL SAVINGS
& INVESTMENT PLAN**

**FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULE**

Years Ended December 31, 2011 and 2010

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NOTE: All other schedules required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted since they are either not applicable or the information required therein has been included in the financial statements or notes thereto.

REPORT OF INDEPENDENT AUDITORS

To the Plan Administrator of the
EFW Inc. Supplemental Savings & Investment Plan

We were engaged to audit the financial statements of the EFW Inc. Supplemental Savings & Investment Plan as of December 31, 2011 and 2010 and for the years then ended, and the supplemental schedule as of December 31, 2011, as listed in the accompanying table of contents. These financial statements and supplemental schedule are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the investment information which was certified by Reliance Trust Company, as agent for Bank of America, N.A., the trustee of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedule. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained certifications from the agent of 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 schedule taken as a whole. The supplemental schedule is presented for the purpose of additional analysis and is not a required part of the financial statements but is 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 schedule, other than that derived from the information certified by Reliance Trust Company, as agent for Bank of America, N.A., 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.



October 12, 2012

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2011	2010
Assets		
Investments, at fair value:		
Mutual funds	\$ 44,478,853	\$ 40,815,353
Common collective trust	12,021,634	10,192,096
Total investments	<u>56,500,487</u>	<u>51,007,449</u>
Receivables:		
Notes receivable from participants	1,901,097	1,950,218
Employer contributions	57,179	87,899
Total receivables	<u>1,958,276</u>	<u>2,038,117</u>
Net assets available for benefits at fair value	58,458,763	53,045,566
Adjustment from fair value to contract value for interests in common collective trust relating to fully benefit-responsive investment contract	<u>(300,175)</u>	<u>(246,001)</u>
Net assets available for benefits	<u><u>\$ 58,158,588</u></u>	<u><u>\$ 52,799,565</u></u>

See accompanying notes to financial statements.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	Year Ended December 31,	
	2011	2010
Additions to Net Assets		
Investment income (loss):		
Net realized and unrealized gains (losses)		
on investments	\$ (1,509,220)	\$ 3,493,478
Interest and dividends	1,569,542	1,362,861
Total investment income	<u>60,322</u>	<u>4,856,339</u>
Interest income on notes receivable from participants	90,127	96,328
Contributions:		
Participants	5,098,177	4,753,455
Employer	2,329,538	2,036,039
Rollover	630,317	261,159
Total contributions	<u>8,058,032</u>	<u>7,050,653</u>
Total additions to net assets	8,208,481	12,003,320
Deductions from Net Assets		
Benefits paid to participants	2,819,735	4,147,050
Administrative expenses	29,723	41,635
Total deductions from net assets	<u>2,849,458</u>	<u>4,188,685</u>
Net increase in net assets available for benefits	5,359,023	7,814,635
Net assets available for benefits at beginning of year	<u>52,799,565</u>	<u>44,984,930</u>
Net assets available for benefits at end of year	<u><u>\$ 58,158,588</u></u>	<u><u>\$ 52,799,565</u></u>

See accompanying notes to financial statements.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2011 and 2010

A. Description of the Plan

General

The following brief description of the EFW Inc. Supplemental Savings & Investment Plan (the “Plan”) is provided for general information purposes only. The Plan is sponsored by EFW Inc. (the “Company”). Participants should refer to the Plan document for more complete information.

The Plan is a defined contribution plan covering substantially all employees of the Company on their first day of employment after the completion of one hour of service. Eligible employees may enter the Plan on the first day of the month coinciding with or following the date on which an employee meets the eligibility requirements. The Plan has an automatic enrollment feature whereby employees that do not make a pre-tax salary deferral election prior to their eligibility date will be automatically enrolled in the Plan beginning with the next pay cycle or as soon as administratively feasible. The automatic pre-tax contribution will be established at 5% of an employee’s eligible compensation, as defined. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

The purpose of the Plan is to encourage the Company’s employees to save and invest, systematically, a portion of their current compensation so that they and their families may have a source of additional income upon their retirement, or in the event of death.

Contributions

Participants may contribute up to 30% of their annual compensation, as defined by the Plan on a pre-tax basis, subject to limitations on total annual additions and other limitations imposed by the Internal Revenue Code (the “Code”) as defined by the Plan document. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans as well as voluntary non-deductible contributions.

Participants who are eligible to make salary deferral contributions under the Plan and who have attained age 50 before the end of the year are permitted to make catch-up contributions in accordance with, and subject to the annual limitations imposed by the Code (\$5,500 for both 2011 and 2010).

Company matching contributions are non-discretionary and are based on a participant’s compensation contributed as an elective deferral. For the years ended December 31, 2011 and 2010, the Company made matching contributions at the rate of 50% of the first 10% of the participant’s compensation contributed as elective deferrals. The Plan was amended effective January 1, 2010 in which all non-represented employees hired after December 31, 2009 will receive an additional Company contribution in the amount of 3% of their eligible compensation upon attainment of 12 continuous months of service. The Company began making this 3% Company contribution on January 1, 2011 and eligible non-represented employees are not required to make a contribution to the Plan in order to receive this Company contribution.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS *(continued)*

A. Description of the Plan – continued

Participant Accounts

Each participant account is credited with the participant contributions and an allocation of Company contributions, Plan earnings and forfeitures of terminated participants' non-vested accounts. Allocations are based on participant compensation 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.

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in Company contributions, plus actual earnings thereon is as follows:

Number of Completed Years of Service	Vesting Percentage
Less than 1 year	0%
1 year	20%
2 years	40%
3 years	60%
4 years	80%
5 years	100%

In the event of disability, early retirement, or death, the participant will immediately become fully vested in all Company contributions and earnings thereon.

Notes Receivable from Participants

Participants may borrow from their account balance an amount not exceeding the lesser of 50% of their vested account balance or \$50,000. The minimum loan amount is \$1,000. Loan terms range from one to five years or, in the case of a loan to acquire or construct the primary residence of a participant, a period not to exceed 10 years. The loans are secured by the non-forfeitable balance in the participant's account. As stated in the loan policy, new or renewed loans bear interest at the prime rate as published in the *Wall Street Journal* plus one percent. As of December 31, 2011 and 2010, interest rates on outstanding loans range from 4.25% to 9.25% and 4.25% to 10.50%, respectively. Principal and interest are paid ratably through payroll deductions.

Benefit Payments

Upon termination of service, death, disability, or retirement, if the value of the participant's vested account balance is not greater than \$5,000, the participant will receive a lump-sum distribution of the value of the entire vested portion of such account balance and any non-vested portion will be treated as a forfeiture. If the value of the participant's vested account balance is greater than \$5,000, the participant (and beneficiary, if applicable) may receive a lump-sum distribution equal to the vested value of his or her account or they may elect to defer receiving a payment until a later time, as defined by the Plan document.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS *(continued)*

A. Description of the Plan – continued

Benefit Payments – continued

A participant may receive a hardship distribution from salary reduction contributions if the distribution is: (1) on account of uninsured medical expenses incurred by the participant, their spouse or dependents; (2) to purchase (excluding mortgage payments) a principal residence of the participant; (3) for the payment of post-secondary tuition expenses; (4) needed to prevent eviction of the participant from their principal residence or foreclosure upon the mortgage of the participant's principal residence; (5) payment for burial or funeral expenses for the participant's spouse, parent, children or dependent; or, (6) expenses for the repair of damage to the participant's principal residence that would qualify for the casualty deduction under Code section 165.

Forfeitures

Forfeited balances of terminated participants' non-vested accounts are used to offset Company matching contributions for the year.

Investment Options

Upon enrollment in the Plan, a participant may direct the investment of all contributions to the Plan among the investment alternatives made available by the Company under the Plan, which vary in degree of risk. Participants may change their investment options daily.

Plan Expenses

Employees of the Company perform certain administrative functions of the Plan with no compensation from the Plan. In accordance with Plan provisions, the Company pays substantially all costs relating to asset charges and recordkeeping. Additionally, the majority of administrative costs of the Plan are paid by the Company and are not reflected in the accompanying financial statements except for those expenses paid by Plan participants.

B. Summary of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from these estimates.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS (*continued*)

B. Summary of Significant Accounting Policies – continued

Investments Valuation and Income

The investments of the Plan are stated at fair value as of the end of the year and are subject to market or credit risks customarily associated with equity investments. Fair value measurements are determined in accordance with Financial Accounting Standards Board (“FASB”) Accounting Standards Codification (“ASC”) Topic No. 820, *Fair Value Measurement*. FASB ASC Topic No. 820 defines fair value, establishes a framework for measuring fair value, and requires certain disclosures about assets and liabilities measured at fair value.

Investment gains and losses are accounted for using the average cost basis of the securities sold. The net realized and unrealized gains and losses on investments include realized gains and losses on sales of investments during the year and unrealized increases or decreases in the market value of investments held at year end. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Fully Benefit-Responsive Investment Contracts

The Plan accounts for synthetic guaranteed investment contracts at contract value in accordance with FASB ASC Topic No. 962, *Plan Accounting—Defined Contribution Pension Plans*. A synthetic guaranteed investment contract is an investment contract in which the Plan owns the underlying assets and purchases fully benefit-responsive wrapper contracts from independent third parties, which provide market value and cash flow risk protection to the Plan.

Investment contracts held by a defined contribution plan are typically reported at fair value. However, under FASB ASC Topic No. 962, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. As required by FASB ASC Topic No. 962, the accompanying statements of net assets available for benefits presents the fair value of the investment contracts and the adjustment from fair value to contract value. The accompanying statements of changes in net assets available for benefits are prepared on a basis that reflects income credited to participants but not realized and unrealized gains and losses on the investment contracts (contract value).

Contributions

Contributions from the Company and participants are accrued as they become obligations of the Company, as determined by the plan administrator, and in the period in which they are deducted, in accordance with salary deferral agreements.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS *(continued)*

B. Summary of Significant Accounting Policies – continued

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance.

Payment of Benefits

Benefits are recorded when paid.

Recently Issued Accounting Pronouncements

In May 2011, the FASB issued Accounting Standards Update (“ASU”) 2011-04, *Amendments to Achieve Common Fair Value Measurements and Disclosure Requirements in U.S. GAAP and IFRSs*. ASU 2011-04 amended FASB ASC Topic No. 820, to converge the fair value measurement guidance in GAAP and International Financial Reporting Standards. Some of the amendments clarify the application of existing fair value measurement requirements, while other amendments change a particular principle in FASB ASC Topic No. 820. In addition, ASU 2011-04 requires additional fair value disclosures, although certain of these new disclosures will not be required for nonpublic entities like the Plan. The amendments are to be applied prospectively and are effective for annual periods beginning after December 15, 2011. Plan management is currently evaluating the effect that the provisions of ASU 2011-04 will have on the Plan’s financial statements.

C. Investments

Individual investments that represent 5% or more of the Plan’s net assets available for benefits at December 31, are as follows:

	<u>2011</u>
Wells Fargo Stable Return - K	\$ 12,021,634
T. Rowe Price Retirement Income	8,421,039
T. Rowe Price Retirement 2015	5,052,956
PIMCO Total Return Administrative Class	4,996,315
MainStay Large Cap Growth - I	3,668,591
Columbia Large Cap Index Z	3,493,103
T. Rowe Price Retirement 2020	3,198,675
American Funds EuroPacific Growth R-4	2,912,629

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS *(continued)*

C. Investments – continued

	<u>2010</u>
Bank of America, N.A. Stable Asset Fund	\$ 10,192,096
American Funds Income Fund – Class R-4	7,603,025
Columbia LifeGoal Balanced Growth – Class Z	5,194,541
PIMCO Total Return Administrative Class	4,614,872
American Funds Growth Fund of America – Class R-4	3,375,740
American Funds EuroPacific Growth R-4	3,247,574

The Plan had net realized and unrealized losses on investments of \$1,509,220 during 2011 and net realized and unrealized gains on investments of \$3,493,478 during 2010. The gains and losses were comprised solely from mutual funds.

D. Fair Value Measurements

FASB ASC Topic No. 820 defines fair value as 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 and establishes a three-tier hierarchy that is used to identify assets and liabilities measured at fair value. The hierarchy focuses on the inputs used to measure fair value and requires that the lowest level input be used. The three levels defined in FASB ASC Topic No. 820 are as follows:

Level 1 – Inputs are unadjusted, quoted prices in active markets for identical assets or liabilities at the measurement date. The fair values of the mutual funds are considered Level 1 as the investments have readily available quoted prices in active markets.

Level 2 – Inputs (other than quoted prices included in Level 1) are either directly or indirectly observable for the assets or liabilities through correlation with market data at the measurement date and for the duration of the instruments' anticipated life. The fair value of the common collective trust is considered Level 2 as its fair value is determined by values reported by the Plan's third-party trustee.

Level 3 – Inputs reflect the best estimate of what market participants would use in pricing the assets or liabilities at the measurement date. Consideration is given to the risk inherent in the valuation technique and the risk inherent in the inputs to the model.

The following tables present the financial instruments carried at fair value as of December 31, 2011 and 2010, by caption in the accompanying statements of net assets available for benefits and by FASB ASC Topic No. 820 valuation hierarchy. The Plan held no Level 3 investments as of December 31, 2011 or 2010.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS (continued)

D. Fair Value Measurements – continued

Investments measured at fair value on a recurring basis as of December 31, 2011:

	<u>Level 1</u>	<u>Level 2</u>	<u>Total</u>
Mutual funds:			
Large cap growth funds	\$ 15,521,646	\$ -	\$ 15,521,646
Large cap value funds	1,802,880	-	1,802,880
Large cap blended funds	11,914,457	-	11,914,457
Foreign large cap blended funds	3,060,602	-	3,060,602
Mid cap growth funds	1,066,701	-	1,066,701
Mid cap value funds	847,550	-	847,550
Mid cap blended funds	1,208,322	-	1,208,322
Small cap growth funds	1,664,798	-	1,664,798
Small cap value funds	942,815	-	942,815
Intermediate term bond	6,449,082	-	6,449,082
Common collective trust	-	12,021,634	12,021,634
Total investments	<u>\$ 44,478,853</u>	<u>\$ 12,021,634</u>	<u>\$ 56,500,487</u>

Investments measured at fair value on a recurring basis as of December 31, 2010:

	<u>Level 1</u>	<u>Level 2</u>	<u>Total</u>
Mutual funds:			
Cash equivalents	\$ 496,683	\$ -	\$ 496,683
High yield income fund	959,964	-	959,964
Intermediate-term income funds	5,188,812	-	5,188,812
Large cap growth funds	11,333,344	-	11,333,344
Large cap blended funds	4,121,880	-	4,121,880
Large cap value funds	13,577,001	-	13,577,001
Mid cap blended funds	2,310,164	-	2,310,164
Mid cap value fund	917,188	-	917,188
Small cap growth fund	933,152	-	933,152
Small cap value fund	977,165	-	977,165
Common collective trust	-	10,192,096	10,192,096
Total investments	<u>\$ 40,815,353</u>	<u>\$ 10,192,096</u>	<u>\$ 51,007,449</u>

E. Tax Status

The Plan has received a determination letter from the Internal Revenue Service (“IRS”) dated August 23, 2011, stating that the Plan, as then designed, was in compliance with the applicable requirements of the Code. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS *(continued)*

E. Tax Status – continued

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. 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 positions taken or expected to be taken that would require recognition of a liability 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 administrator believes the Plan is no longer subject to income tax examination for years prior to 2008.

F. Plan Termination

Although it has not expressed any intention to do so, the Company has the right to terminate the Plan subject to the provisions set forth in ERISA. In the event the Company terminates the Plan, all amounts credited to participant accounts will become 100% vested.

G. Forfeitures

Approximately \$56,000 and \$62,000 of forfeitures were used to reduce employer contributions for the years ended December 31, 2011 and 2010, respectively. Net assets available for benefits included approximately \$900 and \$47,000 of unallocated forfeitures as of December 31, 2011 and 2010, respectively. These accounts will be used to reduce future employer contributions.

H. Party-in-Interest Transactions

The Plan invested in shares of a common collective trust managed by Reliance Trust Company, an agent of Bank of America, N.A., the trustee of the Plan during 2011 and 2010. This common collective trust was no longer an investment of the Plan as of December 31, 2011. Transactions in such investments qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules.

I. Information Certified by the Agent of the Trustee

The plan administrator elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the plan administrator limited auditing procedures with respect to the investment information certified by Reliance Trust Company, an agent for Bank of America, N.A., the trustee of the Plan, which included total investments as of December 31, 2011 and 2010, the total investment income for the years ended December 31, 2011 and 2010, and all information included in the supplemental form 5500, schedule H, line 4i – schedule of assets (held at end of year).

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS *(continued)*

J. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the accompanying financial statements to the Form 5500 as of December 31:

	<u>2011</u>	<u>2010</u>
Net assets available for benefits per the financial statements	\$ 58,158,588	\$ 52,799,565
Adjustment from fair value to contract value for interests in common collective trust relating to fully benefit-responsive investment contract	<u>300,175</u>	<u>246,001</u>
Net assets available for benefits per the Form 5500	<u>\$ 58,458,763</u>	<u>\$ 53,045,566</u>

The following is a reconciliation of the net increase in net assets available for benefits per the accompanying financial statements to the Form 5500 for the years ended December 31:

	<u>2011</u>	<u>2010</u>
Change in net assets available for benefits per the financial statements	\$ 5,359,023	\$ 7,814,635
Change in adjustment from fair value to contract value for interests in common collective trust relating to fully benefit-responsive investment contract	<u>54,174</u>	<u>202,194</u>
Change in net assets available for benefits per the Form 5500	<u>\$ 5,413,197</u>	<u>\$ 8,016,829</u>

These reconciling items are due to the difference in the method of accounting used in preparing the Form 5500 as compared to the Plan's financial statements. Government reporting rules were used in preparing the Form 5500 for the years ended December 31, 2011 and 2010, whereas the Plan's financial statements have been prepared on the accrual basis of accounting as required by accounting principles generally accepted in the United States of America. Government reporting rules require the common collective trust to be reported at fair value, while accounting standards require it to be reported at contract value.

K. Subsequent Events

In preparing the accompanying financial statements, management has evaluated all subsequent events and transactions for potential recognition or disclosure through October 12, 2012, the date the financial statements were available for issuance. On July 1, 2012, the Plan transferred all assets to Merrill Lynch Wealth Management to be the third party trustee and recordkeeper of the Plan.

SUPPLEMENTAL SCHEDULE

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

FORM 5500, SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2011

Plan: 003

EIN: 51-0345236

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
	Wells Fargo	Stable Return - K	**	\$ 12,021,634
	T. Rowe Price	Retirement Income	**	8,421,039
	T. Rowe Price	Retirement 2015	**	5,052,956
	PIMCO	Total Return Administrative Class	**	4,996,315
	MainStay	Large Cap Growth - I	**	3,668,591
	Columbia	Large Cap Index Z	**	3,493,103
	T. Rowe Price	Retirement 2020	**	3,198,675
	American Funds	EuroPacific Growth R4	**	2,912,629
	MFS	Value A	**	1,802,880
	T. Rowe Price	Retirement 2025	**	1,794,162
	Sentinel	Small Company I	**	1,664,798
	Dreyfus	Bond Market Index Investment	**	1,452,767
	T. Rowe Price	Extended Equity Market Index	**	1,208,322
	T. Rowe Price	Retirement 2030	**	1,091,732
	Columbia	Acorn Z	**	1,066,701
	Columbia	Small Cap Value II Z	**	942,815
	Goldman Sachs	Mid Cap Value A	**	847,550
	T. Rowe Price	Retirement 2035	**	499,483
	T. Rowe Price	Retirement 2040	**	173,821
	DWS	EAFE Equity Index Institutional	**	147,973
	T. Rowe Price	Retirement 2045	**	29,403
	T. Rowe Price	Retirement 2055	**	7,466
	T. Rowe Price	Retirement 2050	**	5,357
	T. Rowe Price	Retirement 2010	**	315
*	Participant Loans	Interest rates ranging from 4.25% to 9.25%	-0-	1,901,097
				<u><u>\$ 58,401,584</u></u>

* Represents a party-in-interest to the Plan as defined by ERISA.

** Cost information not necessary because it is a participant-directed investment.

**EFW INC. SUPPLEMENTAL SAVINGS
& INVESTMENT PLAN**

**FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULE**

**Years Ended December 31, 2011 and 2010
with Report of Independent Auditors**

**EFW INC. SUPPLEMENTAL SAVINGS
& INVESTMENT PLAN**

**FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULE**

Years Ended December 31, 2011 and 2010

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NOTE: All other schedules required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted since they are either not applicable or the information required therein has been included in the financial statements or notes thereto.

REPORT OF INDEPENDENT AUDITORS

To the Plan Administrator of the
EFW Inc. Supplemental Savings & Investment Plan

We were engaged to audit the financial statements of the EFW Inc. Supplemental Savings & Investment Plan as of December 31, 2011 and 2010 and for the years then ended, and the supplemental schedule as of December 31, 2011, as listed in the accompanying table of contents. These financial statements and supplemental schedule are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the investment information which was certified by Reliance Trust Company, as agent for Bank of America, N.A., the trustee of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedule. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained certifications from the agent of 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 schedule taken as a whole. The supplemental schedule is presented for the purpose of additional analysis and is not a required part of the financial statements but is 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 schedule, other than that derived from the information certified by Reliance Trust Company, as agent for Bank of America, N.A., 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.

A handwritten signature in black ink that reads "Whitley Penn LLP".

October 12, 2012

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2011	2010
Assets		
Investments, at fair value:		
Mutual funds	\$ 44,478,853	\$ 40,815,353
Common collective trust	12,021,634	10,192,096
Total investments	<u>56,500,487</u>	<u>51,007,449</u>
Receivables:		
Notes receivable from participants	1,901,097	1,950,218
Employer contributions	57,179	87,899
Total receivables	<u>1,958,276</u>	<u>2,038,117</u>
Net assets available for benefits at fair value	58,458,763	53,045,566
Adjustment from fair value to contract value for interests in common collective trust relating to fully benefit-responsive investment contract	<u>(300,175)</u>	<u>(246,001)</u>
Net assets available for benefits	<u><u>\$ 58,158,588</u></u>	<u><u>\$ 52,799,565</u></u>

See accompanying notes to financial statements.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	Year Ended December 31,	
	2011	2010
Additions to Net Assets		
Investment income (loss):		
Net realized and unrealized gains (losses)		
on investments	\$ (1,509,220)	\$ 3,493,478
Interest and dividends	1,569,542	1,362,861
Total investment income	<u>60,322</u>	<u>4,856,339</u>
Interest income on notes receivable from participants	90,127	96,328
Contributions:		
Participants	5,098,177	4,753,455
Employer	2,329,538	2,036,039
Rollover	630,317	261,159
Total contributions	<u>8,058,032</u>	<u>7,050,653</u>
Total additions to net assets	8,208,481	12,003,320
Deductions from Net Assets		
Benefits paid to participants	2,819,735	4,147,050
Administrative expenses	29,723	41,635
Total deductions from net assets	<u>2,849,458</u>	<u>4,188,685</u>
Net increase in net assets available for benefits	5,359,023	7,814,635
Net assets available for benefits at beginning of year	<u>52,799,565</u>	<u>44,984,930</u>
Net assets available for benefits at end of year	<u><u>\$ 58,158,588</u></u>	<u><u>\$ 52,799,565</u></u>

See accompanying notes to financial statements.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2011 and 2010

A. Description of the Plan

General

The following brief description of the EFW Inc. Supplemental Savings & Investment Plan (the “Plan”) is provided for general information purposes only. The Plan is sponsored by EFW Inc. (the “Company”). Participants should refer to the Plan document for more complete information.

The Plan is a defined contribution plan covering substantially all employees of the Company on their first day of employment after the completion of one hour of service. Eligible employees may enter the Plan on the first day of the month coinciding with or following the date on which an employee meets the eligibility requirements. The Plan has an automatic enrollment feature whereby employees that do not make a pre-tax salary deferral election prior to their eligibility date will be automatically enrolled in the Plan beginning with the next pay cycle or as soon as administratively feasible. The automatic pre-tax contribution will be established at 5% of an employee’s eligible compensation, as defined. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

The purpose of the Plan is to encourage the Company’s employees to save and invest, systematically, a portion of their current compensation so that they and their families may have a source of additional income upon their retirement, or in the event of death.

Contributions

Participants may contribute up to 30% of their annual compensation, as defined by the Plan on a pre-tax basis, subject to limitations on total annual additions and other limitations imposed by the Internal Revenue Code (the “Code”) as defined by the Plan document. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans as well as voluntary non-deductible contributions.

Participants who are eligible to make salary deferral contributions under the Plan and who have attained age 50 before the end of the year are permitted to make catch-up contributions in accordance with, and subject to the annual limitations imposed by the Code (\$5,500 for both 2011 and 2010).

Company matching contributions are non-discretionary and are based on a participant’s compensation contributed as an elective deferral. For the years ended December 31, 2011 and 2010, the Company made matching contributions at the rate of 50% of the first 10% of the participant’s compensation contributed as elective deferrals. The Plan was amended effective January 1, 2010 in which all non-represented employees hired after December 31, 2009 will receive an additional Company contribution in the amount of 3% of their eligible compensation upon attainment of 12 continuous months of service. The Company began making this 3% Company contribution on January 1, 2011 and eligible non-represented employees are not required to make a contribution to the Plan in order to receive this Company contribution.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS *(continued)*

A. Description of the Plan – continued

Participant Accounts

Each participant account is credited with the participant contributions and an allocation of Company contributions, Plan earnings and forfeitures of terminated participants' non-vested accounts. Allocations are based on participant compensation 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.

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in Company contributions, plus actual earnings thereon is as follows:

Number of Completed Years of Service	Vesting Percentage
Less than 1 year	0%
1 year	20%
2 years	40%
3 years	60%
4 years	80%
5 years	100%

In the event of disability, early retirement, or death, the participant will immediately become fully vested in all Company contributions and earnings thereon.

Notes Receivable from Participants

Participants may borrow from their account balance an amount not exceeding the lesser of 50% of their vested account balance or \$50,000. The minimum loan amount is \$1,000. Loan terms range from one to five years or, in the case of a loan to acquire or construct the primary residence of a participant, a period not to exceed 10 years. The loans are secured by the non-forfeitable balance in the participant's account. As stated in the loan policy, new or renewed loans bear interest at the prime rate as published in the *Wall Street Journal* plus one percent. As of December 31, 2011 and 2010, interest rates on outstanding loans range from 4.25% to 9.25% and 4.25% to 10.50%, respectively. Principal and interest are paid ratably through payroll deductions.

Benefit Payments

Upon termination of service, death, disability, or retirement, if the value of the participant's vested account balance is not greater than \$5,000, the participant will receive a lump-sum distribution of the value of the entire vested portion of such account balance and any non-vested portion will be treated as a forfeiture. If the value of the participant's vested account balance is greater than \$5,000, the participant (and beneficiary, if applicable) may receive a lump-sum distribution equal to the vested value of his or her account or they may elect to defer receiving a payment until a later time, as defined by the Plan document.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS *(continued)*

A. Description of the Plan – continued

Benefit Payments – continued

A participant may receive a hardship distribution from salary reduction contributions if the distribution is: (1) on account of uninsured medical expenses incurred by the participant, their spouse or dependents; (2) to purchase (excluding mortgage payments) a principal residence of the participant; (3) for the payment of post-secondary tuition expenses; (4) needed to prevent eviction of the participant from their principal residence or foreclosure upon the mortgage of the participant's principal residence; (5) payment for burial or funeral expenses for the participant's spouse, parent, children or dependent; or, (6) expenses for the repair of damage to the participant's principal residence that would qualify for the casualty deduction under Code section 165.

Forfeitures

Forfeited balances of terminated participants' non-vested accounts are used to offset Company matching contributions for the year.

Investment Options

Upon enrollment in the Plan, a participant may direct the investment of all contributions to the Plan among the investment alternatives made available by the Company under the Plan, which vary in degree of risk. Participants may change their investment options daily.

Plan Expenses

Employees of the Company perform certain administrative functions of the Plan with no compensation from the Plan. In accordance with Plan provisions, the Company pays substantially all costs relating to asset charges and recordkeeping. Additionally, the majority of administrative costs of the Plan are paid by the Company and are not reflected in the accompanying financial statements except for those expenses paid by Plan participants.

B. Summary of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from these estimates.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS (*continued*)

B. Summary of Significant Accounting Policies – continued

Investments Valuation and Income

The investments of the Plan are stated at fair value as of the end of the year and are subject to market or credit risks customarily associated with equity investments. Fair value measurements are determined in accordance with Financial Accounting Standards Board (“FASB”) Accounting Standards Codification (“ASC”) Topic No. 820, *Fair Value Measurement*. FASB ASC Topic No. 820 defines fair value, establishes a framework for measuring fair value, and requires certain disclosures about assets and liabilities measured at fair value.

Investment gains and losses are accounted for using the average cost basis of the securities sold. The net realized and unrealized gains and losses on investments include realized gains and losses on sales of investments during the year and unrealized increases or decreases in the market value of investments held at year end. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Fully Benefit-Responsive Investment Contracts

The Plan accounts for synthetic guaranteed investment contracts at contract value in accordance with FASB ASC Topic No. 962, *Plan Accounting—Defined Contribution Pension Plans*. A synthetic guaranteed investment contract is an investment contract in which the Plan owns the underlying assets and purchases fully benefit-responsive wrapper contracts from independent third parties, which provide market value and cash flow risk protection to the Plan.

Investment contracts held by a defined contribution plan are typically reported at fair value. However, under FASB ASC Topic No. 962, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. As required by FASB ASC Topic No. 962, the accompanying statements of net assets available for benefits presents the fair value of the investment contracts and the adjustment from fair value to contract value. The accompanying statements of changes in net assets available for benefits are prepared on a basis that reflects income credited to participants but not realized and unrealized gains and losses on the investment contracts (contract value).

Contributions

Contributions from the Company and participants are accrued as they become obligations of the Company, as determined by the plan administrator, and in the period in which they are deducted, in accordance with salary deferral agreements.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS *(continued)*

B. Summary of Significant Accounting Policies – continued

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance.

Payment of Benefits

Benefits are recorded when paid.

Recently Issued Accounting Pronouncements

In May 2011, the FASB issued Accounting Standards Update (“ASU”) 2011-04, *Amendments to Achieve Common Fair Value Measurements and Disclosure Requirements in U.S. GAAP and IFRSs*. ASU 2011-04 amended FASB ASC Topic No. 820, to converge the fair value measurement guidance in GAAP and International Financial Reporting Standards. Some of the amendments clarify the application of existing fair value measurement requirements, while other amendments change a particular principle in FASB ASC Topic No. 820. In addition, ASU 2011-04 requires additional fair value disclosures, although certain of these new disclosures will not be required for nonpublic entities like the Plan. The amendments are to be applied prospectively and are effective for annual periods beginning after December 15, 2011. Plan management is currently evaluating the effect that the provisions of ASU 2011-04 will have on the Plan’s financial statements.

C. Investments

Individual investments that represent 5% or more of the Plan’s net assets available for benefits at December 31, are as follows:

	<u>2011</u>
Wells Fargo Stable Return - K	\$ 12,021,634
T. Rowe Price Retirement Income	8,421,039
T. Rowe Price Retirement 2015	5,052,956
PIMCO Total Return Administrative Class	4,996,315
MainStay Large Cap Growth - I	3,668,591
Columbia Large Cap Index Z	3,493,103
T. Rowe Price Retirement 2020	3,198,675
American Funds EuroPacific Growth R-4	2,912,629

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS *(continued)*

C. Investments – continued

	<u>2010</u>
Bank of America, N.A. Stable Asset Fund	\$ 10,192,096
American Funds Income Fund – Class R-4	7,603,025
Columbia LifeGoal Balanced Growth – Class Z	5,194,541
PIMCO Total Return Administrative Class	4,614,872
American Funds Growth Fund of America – Class R-4	3,375,740
American Funds EuroPacific Growth R-4	3,247,574

The Plan had net realized and unrealized losses on investments of \$1,509,220 during 2011 and net realized and unrealized gains on investments of \$3,493,478 during 2010. The gains and losses were comprised solely from mutual funds.

D. Fair Value Measurements

FASB ASC Topic No. 820 defines fair value as 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 and establishes a three-tier hierarchy that is used to identify assets and liabilities measured at fair value. The hierarchy focuses on the inputs used to measure fair value and requires that the lowest level input be used. The three levels defined in FASB ASC Topic No. 820 are as follows:

Level 1 – Inputs are unadjusted, quoted prices in active markets for identical assets or liabilities at the measurement date. The fair values of the mutual funds are considered Level 1 as the investments have readily available quoted prices in active markets.

Level 2 – Inputs (other than quoted prices included in Level 1) are either directly or indirectly observable for the assets or liabilities through correlation with market data at the measurement date and for the duration of the instruments' anticipated life. The fair value of the common collective trust is considered Level 2 as its fair value is determined by values reported by the Plan's third-party trustee.

Level 3 – Inputs reflect the best estimate of what market participants would use in pricing the assets or liabilities at the measurement date. Consideration is given to the risk inherent in the valuation technique and the risk inherent in the inputs to the model.

The following tables present the financial instruments carried at fair value as of December 31, 2011 and 2010, by caption in the accompanying statements of net assets available for benefits and by FASB ASC Topic No. 820 valuation hierarchy. The Plan held no Level 3 investments as of December 31, 2011 or 2010.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS (continued)

D. Fair Value Measurements – continued

Investments measured at fair value on a recurring basis as of December 31, 2011:

	<u>Level 1</u>	<u>Level 2</u>	<u>Total</u>
Mutual funds:			
Large cap growth funds	\$ 15,521,646	\$ -	\$ 15,521,646
Large cap value funds	1,802,880	-	1,802,880
Large cap blended funds	11,914,457	-	11,914,457
Foreign large cap blended funds	3,060,602	-	3,060,602
Mid cap growth funds	1,066,701	-	1,066,701
Mid cap value funds	847,550	-	847,550
Mid cap blended funds	1,208,322	-	1,208,322
Small cap growth funds	1,664,798	-	1,664,798
Small cap value funds	942,815	-	942,815
Intermediate term bond	6,449,082	-	6,449,082
Common collective trust	-	12,021,634	12,021,634
Total investments	<u>\$ 44,478,853</u>	<u>\$ 12,021,634</u>	<u>\$ 56,500,487</u>

Investments measured at fair value on a recurring basis as of December 31, 2010:

	<u>Level 1</u>	<u>Level 2</u>	<u>Total</u>
Mutual funds:			
Cash equivalents	\$ 496,683	\$ -	\$ 496,683
High yield income fund	959,964	-	959,964
Intermediate-term income funds	5,188,812	-	5,188,812
Large cap growth funds	11,333,344	-	11,333,344
Large cap blended funds	4,121,880	-	4,121,880
Large cap value funds	13,577,001	-	13,577,001
Mid cap blended funds	2,310,164	-	2,310,164
Mid cap value fund	917,188	-	917,188
Small cap growth fund	933,152	-	933,152
Small cap value fund	977,165	-	977,165
Common collective trust	-	10,192,096	10,192,096
Total investments	<u>\$ 40,815,353</u>	<u>\$ 10,192,096</u>	<u>\$ 51,007,449</u>

E. Tax Status

The Plan has received a determination letter from the Internal Revenue Service (“IRS”) dated August 23, 2011, stating that the Plan, as then designed, was in compliance with the applicable requirements of the Code. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS *(continued)*

E. Tax Status – continued

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. 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 positions taken or expected to be taken that would require recognition of a liability 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 administrator believes the Plan is no longer subject to income tax examination for years prior to 2008.

F. Plan Termination

Although it has not expressed any intention to do so, the Company has the right to terminate the Plan subject to the provisions set forth in ERISA. In the event the Company terminates the Plan, all amounts credited to participant accounts will become 100% vested.

G. Forfeitures

Approximately \$56,000 and \$62,000 of forfeitures were used to reduce employer contributions for the years ended December 31, 2011 and 2010, respectively. Net assets available for benefits included approximately \$900 and \$47,000 of unallocated forfeitures as of December 31, 2011 and 2010, respectively. These accounts will be used to reduce future employer contributions.

H. Party-in-Interest Transactions

The Plan invested in shares of a common collective trust managed by Reliance Trust Company, an agent of Bank of America, N.A., the trustee of the Plan during 2011 and 2010. This common collective trust was no longer an investment of the Plan as of December 31, 2011. Transactions in such investments qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules.

I. Information Certified by the Agent of the Trustee

The plan administrator elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the plan administrator limited auditing procedures with respect to the investment information certified by Reliance Trust Company, an agent for Bank of America, N.A., the trustee of the Plan, which included total investments as of December 31, 2011 and 2010, the total investment income for the years ended December 31, 2011 and 2010, and all information included in the supplemental form 5500, schedule H, line 4i – schedule of assets (held at end of year).

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS *(continued)*

J. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the accompanying financial statements to the Form 5500 as of December 31:

	<u>2011</u>	<u>2010</u>
Net assets available for benefits per the financial statements	\$ 58,158,588	\$ 52,799,565
Adjustment from fair value to contract value for interests in common collective trust relating to fully benefit-responsive investment contract	<u>300,175</u>	<u>246,001</u>
Net assets available for benefits per the Form 5500	<u>\$ 58,458,763</u>	<u>\$ 53,045,566</u>

The following is a reconciliation of the net increase in net assets available for benefits per the accompanying financial statements to the Form 5500 for the years ended December 31:

	<u>2011</u>	<u>2010</u>
Change in net assets available for benefits per the financial statements	\$ 5,359,023	\$ 7,814,635
Change in adjustment from fair value to contract value for interests in common collective trust relating to fully benefit-responsive investment contract	<u>54,174</u>	<u>202,194</u>
Change in net assets available for benefits per the Form 5500	<u>\$ 5,413,197</u>	<u>\$ 8,016,829</u>

These reconciling items are due to the difference in the method of accounting used in preparing the Form 5500 as compared to the Plan's financial statements. Government reporting rules were used in preparing the Form 5500 for the years ended December 31, 2011 and 2010, whereas the Plan's financial statements have been prepared on the accrual basis of accounting as required by accounting principles generally accepted in the United States of America. Government reporting rules require the common collective trust to be reported at fair value, while accounting standards require it to be reported at contract value.

K. Subsequent Events

In preparing the accompanying financial statements, management has evaluated all subsequent events and transactions for potential recognition or disclosure through October 12, 2012, the date the financial statements were available for issuance. On July 1, 2012, the Plan transferred all assets to Merrill Lynch Wealth Management to be the third party trustee and recordkeeper of the Plan.

SUPPLEMENTAL SCHEDULE

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

FORM 5500, SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2011

Plan: 003

EIN: 51-0345236

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
	Wells Fargo	Stable Return - K	**	\$ 12,021,634
	T. Rowe Price	Retirement Income	**	8,421,039
	T. Rowe Price	Retirement 2015	**	5,052,956
	PIMCO	Total Return Administrative Class	**	4,996,315
	MainStay	Large Cap Growth - I	**	3,668,591
	Columbia	Large Cap Index Z	**	3,493,103
	T. Rowe Price	Retirement 2020	**	3,198,675
	American Funds	EuroPacific Growth R4	**	2,912,629
	MFS	Value A	**	1,802,880
	T. Rowe Price	Retirement 2025	**	1,794,162
	Sentinel	Small Company I	**	1,664,798
	Dreyfus	Bond Market Index Investment	**	1,452,767
	T. Rowe Price	Extended Equity Market Index	**	1,208,322
	T. Rowe Price	Retirement 2030	**	1,091,732
	Columbia	Acorn Z	**	1,066,701
	Columbia	Small Cap Value II Z	**	942,815
	Goldman Sachs	Mid Cap Value A	**	847,550
	T. Rowe Price	Retirement 2035	**	499,483
	T. Rowe Price	Retirement 2040	**	173,821
	DWS	EAFE Equity Index Institutional	**	147,973
	T. Rowe Price	Retirement 2045	**	29,403
	T. Rowe Price	Retirement 2055	**	7,466
	T. Rowe Price	Retirement 2050	**	5,357
	T. Rowe Price	Retirement 2010	**	315
*	Participant Loans	Interest rates ranging from 4.25% to 9.25%	-0-	1,901,097
				<u><u>\$ 58,401,584</u></u>

* Represents a party-in-interest to the Plan as defined by ERISA.

** Cost information not necessary because it is a participant-directed investment.

**EFW INC. SUPPLEMENTAL SAVINGS
& INVESTMENT PLAN**

**FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULE**

**Years Ended December 31, 2011 and 2010
with Report of Independent Auditors**

**EFW INC. SUPPLEMENTAL SAVINGS
& INVESTMENT PLAN**

**FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULE**

Years Ended December 31, 2011 and 2010

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NOTE: All other schedules required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted since they are either not applicable or the information required therein has been included in the financial statements or notes thereto.

REPORT OF INDEPENDENT AUDITORS

To the Plan Administrator of the
EFW Inc. Supplemental Savings & Investment Plan

We were engaged to audit the financial statements of the EFW Inc. Supplemental Savings & Investment Plan as of December 31, 2011 and 2010 and for the years then ended, and the supplemental schedule as of December 31, 2011, as listed in the accompanying table of contents. These financial statements and supplemental schedule are the responsibility of the Plan's management.

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the investment information which was certified by Reliance Trust Company, as agent for Bank of America, N.A., the trustee of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedule. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained certifications from the agent of 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 schedule taken as a whole. The supplemental schedule is presented for the purpose of additional analysis and is not a required part of the financial statements but is 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 schedule, other than that derived from the information certified by Reliance Trust Company, as agent for Bank of America, N.A., 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.

A handwritten signature in black ink that reads "Whitley Penn LLP".

October 12, 2012

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2011	2010
Assets		
Investments, at fair value:		
Mutual funds	\$ 44,478,853	\$ 40,815,353
Common collective trust	12,021,634	10,192,096
Total investments	<u>56,500,487</u>	<u>51,007,449</u>
Receivables:		
Notes receivable from participants	1,901,097	1,950,218
Employer contributions	57,179	87,899
Total receivables	<u>1,958,276</u>	<u>2,038,117</u>
Net assets available for benefits at fair value	58,458,763	53,045,566
Adjustment from fair value to contract value for interests in common collective trust relating to fully benefit-responsive investment contract	<u>(300,175)</u>	<u>(246,001)</u>
Net assets available for benefits	<u><u>\$ 58,158,588</u></u>	<u><u>\$ 52,799,565</u></u>

See accompanying notes to financial statements.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	Year Ended December 31,	
	2011	2010
Additions to Net Assets		
Investment income (loss):		
Net realized and unrealized gains (losses)		
on investments	\$ (1,509,220)	\$ 3,493,478
Interest and dividends	1,569,542	1,362,861
Total investment income	<u>60,322</u>	<u>4,856,339</u>
Interest income on notes receivable from participants	90,127	96,328
Contributions:		
Participants	5,098,177	4,753,455
Employer	2,329,538	2,036,039
Rollover	630,317	261,159
Total contributions	<u>8,058,032</u>	<u>7,050,653</u>
Total additions to net assets	8,208,481	12,003,320
Deductions from Net Assets		
Benefits paid to participants	2,819,735	4,147,050
Administrative expenses	29,723	41,635
Total deductions from net assets	<u>2,849,458</u>	<u>4,188,685</u>
Net increase in net assets available for benefits	5,359,023	7,814,635
Net assets available for benefits at beginning of year	<u>52,799,565</u>	<u>44,984,930</u>
Net assets available for benefits at end of year	<u><u>\$ 58,158,588</u></u>	<u><u>\$ 52,799,565</u></u>

See accompanying notes to financial statements.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2011 and 2010

A. Description of the Plan

General

The following brief description of the EFW Inc. Supplemental Savings & Investment Plan (the “Plan”) is provided for general information purposes only. The Plan is sponsored by EFW Inc. (the “Company”). Participants should refer to the Plan document for more complete information.

The Plan is a defined contribution plan covering substantially all employees of the Company on their first day of employment after the completion of one hour of service. Eligible employees may enter the Plan on the first day of the month coinciding with or following the date on which an employee meets the eligibility requirements. The Plan has an automatic enrollment feature whereby employees that do not make a pre-tax salary deferral election prior to their eligibility date will be automatically enrolled in the Plan beginning with the next pay cycle or as soon as administratively feasible. The automatic pre-tax contribution will be established at 5% of an employee’s eligible compensation, as defined. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

The purpose of the Plan is to encourage the Company’s employees to save and invest, systematically, a portion of their current compensation so that they and their families may have a source of additional income upon their retirement, or in the event of death.

Contributions

Participants may contribute up to 30% of their annual compensation, as defined by the Plan on a pre-tax basis, subject to limitations on total annual additions and other limitations imposed by the Internal Revenue Code (the “Code”) as defined by the Plan document. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans as well as voluntary non-deductible contributions.

Participants who are eligible to make salary deferral contributions under the Plan and who have attained age 50 before the end of the year are permitted to make catch-up contributions in accordance with, and subject to the annual limitations imposed by the Code (\$5,500 for both 2011 and 2010).

Company matching contributions are non-discretionary and are based on a participant’s compensation contributed as an elective deferral. For the years ended December 31, 2011 and 2010, the Company made matching contributions at the rate of 50% of the first 10% of the participant’s compensation contributed as elective deferrals. The Plan was amended effective January 1, 2010 in which all non-represented employees hired after December 31, 2009 will receive an additional Company contribution in the amount of 3% of their eligible compensation upon attainment of 12 continuous months of service. The Company began making this 3% Company contribution on January 1, 2011 and eligible non-represented employees are not required to make a contribution to the Plan in order to receive this Company contribution.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS (continued)

A. Description of the Plan – continued

Participant Accounts

Each participant account is credited with the participant contributions and an allocation of Company contributions, Plan earnings and forfeitures of terminated participants' non-vested accounts. Allocations are based on participant compensation 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.

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in Company contributions, plus actual earnings thereon is as follows:

Number of Completed Years of Service	Vesting Percentage
Less than 1 year	0%
1 year	20%
2 years	40%
3 years	60%
4 years	80%
5 years	100%

In the event of disability, early retirement, or death, the participant will immediately become fully vested in all Company contributions and earnings thereon.

Notes Receivable from Participants

Participants may borrow from their account balance an amount not exceeding the lesser of 50% of their vested account balance or \$50,000. The minimum loan amount is \$1,000. Loan terms range from one to five years or, in the case of a loan to acquire or construct the primary residence of a participant, a period not to exceed 10 years. The loans are secured by the non-forfeitable balance in the participant's account. As stated in the loan policy, new or renewed loans bear interest at the prime rate as published in the *Wall Street Journal* plus one percent. As of December 31, 2011 and 2010, interest rates on outstanding loans range from 4.25% to 9.25% and 4.25% to 10.50%, respectively. Principal and interest are paid ratably through payroll deductions.

Benefit Payments

Upon termination of service, death, disability, or retirement, if the value of the participant's vested account balance is not greater than \$5,000, the participant will receive a lump-sum distribution of the value of the entire vested portion of such account balance and any non-vested portion will be treated as a forfeiture. If the value of the participant's vested account balance is greater than \$5,000, the participant (and beneficiary, if applicable) may receive a lump-sum distribution equal to the vested value of his or her account or they may elect to defer receiving a payment until a later time, as defined by the Plan document.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS *(continued)*

A. Description of the Plan – continued

Benefit Payments – continued

A participant may receive a hardship distribution from salary reduction contributions if the distribution is: (1) on account of uninsured medical expenses incurred by the participant, their spouse or dependents; (2) to purchase (excluding mortgage payments) a principal residence of the participant; (3) for the payment of post-secondary tuition expenses; (4) needed to prevent eviction of the participant from their principal residence or foreclosure upon the mortgage of the participant's principal residence; (5) payment for burial or funeral expenses for the participant's spouse, parent, children or dependent; or, (6) expenses for the repair of damage to the participant's principal residence that would qualify for the casualty deduction under Code section 165.

Forfeitures

Forfeited balances of terminated participants' non-vested accounts are used to offset Company matching contributions for the year.

Investment Options

Upon enrollment in the Plan, a participant may direct the investment of all contributions to the Plan among the investment alternatives made available by the Company under the Plan, which vary in degree of risk. Participants may change their investment options daily.

Plan Expenses

Employees of the Company perform certain administrative functions of the Plan with no compensation from the Plan. In accordance with Plan provisions, the Company pays substantially all costs relating to asset charges and recordkeeping. Additionally, the majority of administrative costs of the Plan are paid by the Company and are not reflected in the accompanying financial statements except for those expenses paid by Plan participants.

B. Summary of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from these estimates.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS (*continued*)

B. Summary of Significant Accounting Policies – continued

Investments Valuation and Income

The investments of the Plan are stated at fair value as of the end of the year and are subject to market or credit risks customarily associated with equity investments. Fair value measurements are determined in accordance with Financial Accounting Standards Board (“FASB”) Accounting Standards Codification (“ASC”) Topic No. 820, *Fair Value Measurement*. FASB ASC Topic No. 820 defines fair value, establishes a framework for measuring fair value, and requires certain disclosures about assets and liabilities measured at fair value.

Investment gains and losses are accounted for using the average cost basis of the securities sold. The net realized and unrealized gains and losses on investments include realized gains and losses on sales of investments during the year and unrealized increases or decreases in the market value of investments held at year end. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Fully Benefit-Responsive Investment Contracts

The Plan accounts for synthetic guaranteed investment contracts at contract value in accordance with FASB ASC Topic No. 962, *Plan Accounting—Defined Contribution Pension Plans*. A synthetic guaranteed investment contract is an investment contract in which the Plan owns the underlying assets and purchases fully benefit-responsive wrapper contracts from independent third parties, which provide market value and cash flow risk protection to the Plan.

Investment contracts held by a defined contribution plan are typically reported at fair value. However, under FASB ASC Topic No. 962, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. As required by FASB ASC Topic No. 962, the accompanying statements of net assets available for benefits presents the fair value of the investment contracts and the adjustment from fair value to contract value. The accompanying statements of changes in net assets available for benefits are prepared on a basis that reflects income credited to participants but not realized and unrealized gains and losses on the investment contracts (contract value).

Contributions

Contributions from the Company and participants are accrued as they become obligations of the Company, as determined by the plan administrator, and in the period in which they are deducted, in accordance with salary deferral agreements.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS *(continued)*

B. Summary of Significant Accounting Policies – continued

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance.

Payment of Benefits

Benefits are recorded when paid.

Recently Issued Accounting Pronouncements

In May 2011, the FASB issued Accounting Standards Update (“ASU”) 2011-04, *Amendments to Achieve Common Fair Value Measurements and Disclosure Requirements in U.S. GAAP and IFRSs*. ASU 2011-04 amended FASB ASC Topic No. 820, to converge the fair value measurement guidance in GAAP and International Financial Reporting Standards. Some of the amendments clarify the application of existing fair value measurement requirements, while other amendments change a particular principle in FASB ASC Topic No. 820. In addition, ASU 2011-04 requires additional fair value disclosures, although certain of these new disclosures will not be required for nonpublic entities like the Plan. The amendments are to be applied prospectively and are effective for annual periods beginning after December 15, 2011. Plan management is currently evaluating the effect that the provisions of ASU 2011-04 will have on the Plan’s financial statements.

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Individual investments that represent 5% or more of the Plan’s net assets available for benefits at December 31, are as follows:

	<u>2011</u>
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T. Rowe Price Retirement Income	8,421,039
T. Rowe Price Retirement 2015	5,052,956
PIMCO Total Return Administrative Class	4,996,315
MainStay Large Cap Growth - I	3,668,591
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American Funds EuroPacific Growth R-4	2,912,629

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS *(continued)*

C. Investments – continued

	<u>2010</u>
Bank of America, N.A. Stable Asset Fund	\$ 10,192,096
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PIMCO Total Return Administrative Class	4,614,872
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The Plan had net realized and unrealized losses on investments of \$1,509,220 during 2011 and net realized and unrealized gains on investments of \$3,493,478 during 2010. The gains and losses were comprised solely from mutual funds.

D. Fair Value Measurements

FASB ASC Topic No. 820 defines fair value as 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 and establishes a three-tier hierarchy that is used to identify assets and liabilities measured at fair value. The hierarchy focuses on the inputs used to measure fair value and requires that the lowest level input be used. The three levels defined in FASB ASC Topic No. 820 are as follows:

Level 1 – Inputs are unadjusted, quoted prices in active markets for identical assets or liabilities at the measurement date. The fair values of the mutual funds are considered Level 1 as the investments have readily available quoted prices in active markets.

Level 2 – Inputs (other than quoted prices included in Level 1) are either directly or indirectly observable for the assets or liabilities through correlation with market data at the measurement date and for the duration of the instruments' anticipated life. The fair value of the common collective trust is considered Level 2 as its fair value is determined by values reported by the Plan's third-party trustee.

Level 3 – Inputs reflect the best estimate of what market participants would use in pricing the assets or liabilities at the measurement date. Consideration is given to the risk inherent in the valuation technique and the risk inherent in the inputs to the model.

The following tables present the financial instruments carried at fair value as of December 31, 2011 and 2010, by caption in the accompanying statements of net assets available for benefits and by FASB ASC Topic No. 820 valuation hierarchy. The Plan held no Level 3 investments as of December 31, 2011 or 2010.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS (continued)

D. Fair Value Measurements – continued

Investments measured at fair value on a recurring basis as of December 31, 2011:

	<u>Level 1</u>	<u>Level 2</u>	<u>Total</u>
Mutual funds:			
Large cap growth funds	\$ 15,521,646	\$ -	\$ 15,521,646
Large cap value funds	1,802,880	-	1,802,880
Large cap blended funds	11,914,457	-	11,914,457
Foreign large cap blended funds	3,060,602	-	3,060,602
Mid cap growth funds	1,066,701	-	1,066,701
Mid cap value funds	847,550	-	847,550
Mid cap blended funds	1,208,322	-	1,208,322
Small cap growth funds	1,664,798	-	1,664,798
Small cap value funds	942,815	-	942,815
Intermediate term bond	6,449,082	-	6,449,082
Common collective trust	-	12,021,634	12,021,634
Total investments	<u>\$ 44,478,853</u>	<u>\$ 12,021,634</u>	<u>\$ 56,500,487</u>

Investments measured at fair value on a recurring basis as of December 31, 2010:

	<u>Level 1</u>	<u>Level 2</u>	<u>Total</u>
Mutual funds:			
Cash equivalents	\$ 496,683	\$ -	\$ 496,683
High yield income fund	959,964	-	959,964
Intermediate-term income funds	5,188,812	-	5,188,812
Large cap growth funds	11,333,344	-	11,333,344
Large cap blended funds	4,121,880	-	4,121,880
Large cap value funds	13,577,001	-	13,577,001
Mid cap blended funds	2,310,164	-	2,310,164
Mid cap value fund	917,188	-	917,188
Small cap growth fund	933,152	-	933,152
Small cap value fund	977,165	-	977,165
Common collective trust	-	10,192,096	10,192,096
Total investments	<u>\$ 40,815,353</u>	<u>\$ 10,192,096</u>	<u>\$ 51,007,449</u>

E. Tax Status

The Plan has received a determination letter from the Internal Revenue Service (“IRS”) dated August 23, 2011, stating that the Plan, as then designed, was in compliance with the applicable requirements of the Code. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification.

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS *(continued)*

E. Tax Status – continued

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. 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 positions taken or expected to be taken that would require recognition of a liability 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 administrator believes the Plan is no longer subject to income tax examination for years prior to 2008.

F. Plan Termination

Although it has not expressed any intention to do so, the Company has the right to terminate the Plan subject to the provisions set forth in ERISA. In the event the Company terminates the Plan, all amounts credited to participant accounts will become 100% vested.

G. Forfeitures

Approximately \$56,000 and \$62,000 of forfeitures were used to reduce employer contributions for the years ended December 31, 2011 and 2010, respectively. Net assets available for benefits included approximately \$900 and \$47,000 of unallocated forfeitures as of December 31, 2011 and 2010, respectively. These accounts will be used to reduce future employer contributions.

H. Party-in-Interest Transactions

The Plan invested in shares of a common collective trust managed by Reliance Trust Company, an agent of Bank of America, N.A., the trustee of the Plan during 2011 and 2010. This common collective trust was no longer an investment of the Plan as of December 31, 2011. Transactions in such investments qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules.

I. Information Certified by the Agent of the Trustee

The plan administrator elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the plan administrator limited auditing procedures with respect to the investment information certified by Reliance Trust Company, an agent for Bank of America, N.A., the trustee of the Plan, which included total investments as of December 31, 2011 and 2010, the total investment income for the years ended December 31, 2011 and 2010, and all information included in the supplemental form 5500, schedule H, line 4i – schedule of assets (held at end of year).

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

NOTES TO FINANCIAL STATEMENTS *(continued)*

J. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the accompanying financial statements to the Form 5500 as of December 31:

	<u>2011</u>	<u>2010</u>
Net assets available for benefits per the financial statements	\$ 58,158,588	\$ 52,799,565
Adjustment from fair value to contract value for interests in common collective trust relating to fully benefit-responsive investment contract	<u>300,175</u>	<u>246,001</u>
Net assets available for benefits per the Form 5500	<u>\$ 58,458,763</u>	<u>\$ 53,045,566</u>

The following is a reconciliation of the net increase in net assets available for benefits per the accompanying financial statements to the Form 5500 for the years ended December 31:

	<u>2011</u>	<u>2010</u>
Change in net assets available for benefits per the financial statements	\$ 5,359,023	\$ 7,814,635
Change in adjustment from fair value to contract value for interests in common collective trust relating to fully benefit-responsive investment contract	<u>54,174</u>	<u>202,194</u>
Change in net assets available for benefits per the Form 5500	<u>\$ 5,413,197</u>	<u>\$ 8,016,829</u>

These reconciling items are due to the difference in the method of accounting used in preparing the Form 5500 as compared to the Plan's financial statements. Government reporting rules were used in preparing the Form 5500 for the years ended December 31, 2011 and 2010, whereas the Plan's financial statements have been prepared on the accrual basis of accounting as required by accounting principles generally accepted in the United States of America. Government reporting rules require the common collective trust to be reported at fair value, while accounting standards require it to be reported at contract value.

K. Subsequent Events

In preparing the accompanying financial statements, management has evaluated all subsequent events and transactions for potential recognition or disclosure through October 12, 2012, the date the financial statements were available for issuance. On July 1, 2012, the Plan transferred all assets to Merrill Lynch Wealth Management to be the third party trustee and recordkeeper of the Plan.

SUPPLEMENTAL SCHEDULE

EFW INC. SUPPLEMENTAL SAVINGS & INVESTMENT PLAN

FORM 5500, SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2011

Plan: 003

EIN: 51-0345236

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
	Wells Fargo	Stable Return - K	**	\$ 12,021,634
	T. Rowe Price	Retirement Income	**	8,421,039
	T. Rowe Price	Retirement 2015	**	5,052,956
	PIMCO	Total Return Administrative Class	**	4,996,315
	MainStay	Large Cap Growth - I	**	3,668,591
	Columbia	Large Cap Index Z	**	3,493,103
	T. Rowe Price	Retirement 2020	**	3,198,675
	American Funds	EuroPacific Growth R4	**	2,912,629
	MFS	Value A	**	1,802,880
	T. Rowe Price	Retirement 2025	**	1,794,162
	Sentinel	Small Company I	**	1,664,798
	Dreyfus	Bond Market Index Investment	**	1,452,767
	T. Rowe Price	Extended Equity Market Index	**	1,208,322
	T. Rowe Price	Retirement 2030	**	1,091,732
	Columbia	Acorn Z	**	1,066,701
	Columbia	Small Cap Value II Z	**	942,815
	Goldman Sachs	Mid Cap Value A	**	847,550
	T. Rowe Price	Retirement 2035	**	499,483
	T. Rowe Price	Retirement 2040	**	173,821
	DWS	EAFE Equity Index Institutional	**	147,973
	T. Rowe Price	Retirement 2045	**	29,403
	T. Rowe Price	Retirement 2055	**	7,466
	T. Rowe Price	Retirement 2050	**	5,357
	T. Rowe Price	Retirement 2010	**	315
*	Participant Loans	Interest rates ranging from 4.25% to 9.25%	-0-	1,901,097
				<u><u>\$ 58,401,584</u></u>

* Represents a party-in-interest to the Plan as defined by ERISA.

** Cost information not necessary because it is a participant-directed investment.

Fee and Compensation Disclosure Report

This document is intended to assist a plan administrator (“you”) in completing the Form 5500 Schedule C¹ by identifying different types of compensation paid with respect to the Hartford product utilized by your plan.

As permitted under the Schedule C rules, compensation is disclosed in the attached report as an actual dollar amount, an estimate or a formula or rate.

- Where an actual dollar amount of compensation is disclosed, no further notation regarding compensation calculations is generally provided.
- Where an estimate of the compensation amount is disclosed, we have used a reasonable method to arrive at the estimate and we have described the method used to arrive at the estimated amount.
- Where a formula or rate is provided to report compensation, we have used a reasonable method to arrive at the estimate and we have described the method used to arrive at the estimated amount. This formula or rate may be disclosed to describe the compensation to which it applies under the Schedule C rules. Alternatively, for purposes of Schedule C disclosure or in connection with your fiduciary review of the compensation paid with respect to the services, products and investment options utilized by the plan, you may calculate and disclose an actual or estimated dollar amount by multiplying the rate by the total assets to which it applies.

Please note that, unless otherwise indicated in the descriptions contained in this report, direct compensation is presented on a plan year basis 01/01/2011 - 12/31/2011 and indirect compensation is presented on a calendar year basis ending 12/31/2011.

This report includes compensation actually paid to or by the Hartford within the indicated plan year as part of your Hartford product. *(Note: If the plan year period or plan year end indicated in this Schedule C reporting package is incorrect, please notify your Hartford customer service representative immediately).* This report does not include amounts deducted from plan assets and paid to third parties (other than Hartford). In addition, the report does not include compensation related to investments held by the plan that are not serviced on our recordkeeping system. You should contact your other service providers for reportable compensation information. You may also receive information on the compensation reported here from other service providers as is described below.

Please note that we have provided suggested service codes with respect to services provided through our Hartford product. Please review all Schedule C and other Form 5500 materials with your experienced benefits counsel and other professionals to determine the most appropriate codes for your plan. In addition, please note that because plans with fewer than 100 participants (as of the beginning of the plan year) are generally not required to file Schedule C, you should refer to the instructions provided by the IRS for Schedule C and/or review the applicability of Schedule C to your plan with your experienced tax/benefits counsel, to determine whether it is necessary for the plan to report the information contemplated by this report.

Please contact your Hartford Service Team should you require additional information regarding the compensation paid to or by Hartford with respect to your plan.

Information provided in this document and related materials we provide are not intended to be and shall not be deemed tax advice, tax form preparation services, legal advice, advice to plans regarding compliance with ERISA reporting compliance, or accounting or other professional services. As described above, the information contained in this report may not cover all of the compensation received by the plan’s service providers. We strongly encourage you to review all Schedule C and other Form 5500 materials with experienced benefits counsel and other professionals.

¹ Please refer to the Schedule C of the Form 5500 and its instructions (available at: <http://www.dol.gov/ebsa/5500main.html>), and please confer with experienced benefits counsel and other professionals, to determine the applicability of Schedule C to your plan.

FORM 5500 SCHEDULE C REPORT
SCHEDULE C, LINE 2(h) AND LINE 3(e) FORMULA DESCRIPTION

EFW INC. SAVINGS & INV. PLAN (060068)

EIN #: 51-0345236

Please note that, unless otherwise indicated in the descriptions contained in this report, direct compensation is presented on a plan year basis 01/01/2011 - 12/31/2011 and indirect compensation is presented on a calendar year basis ending 12/31/2011.

For use with lines 2(h), 3(c), 3(d), 3(e)

Total Direct Compensation Paid

\$26,324.98

The total amount identified above reflects all fees deducted from plan assets at the plan administrator's direction for the plan year. Service providers which have received portions of these direct fees are listed below, along with the amount of fees they received. Please note that if there is a discrepancy between the total direct fees reported above and the sum of the direct fees reported below, you should contact your other service providers or your plan records to identify the recipient(s) of the fees and any other information relevant to your Schedule C filing.

Recipient: Hartford Retirement Services, LLC EIN: 26-1589907

Service Codes: 15, 37, 38, 49, 64, 65, 99, 50 (if direct compensation amount reflected below)

Direct Compensation

\$15,864.90

The total amount identified above reflects fees deducted from plan assets at the plan administrator's direction for the 2011 plan year for the above named recipient. Please review other service providers, below, to determine whether direct fees were also paid to them. Also, please review your records to determine whether other service providers may have received any compensation not reported below (e.g., a reimbursement paid to any plan fiduciary, your employee benefits counsel, or a plan auditor).

Note: Due to system accounting protocols (including 'cash basis' accounting), amounts reported as Direct Compensation and amounts reported as paid to Hartford Retirement Services, LLC are the net result of aggregating direct compensation after the effects of adjustments processed in 2011, some of which may have pertained to prior years.

Please review the detailed breakdown at the end of the report for further information.

Indirect Compensation

Recordkeeping Service Fees

Payor: Bank of America Corporation

EIN: 94-1687665

\$83,581.48

Non Monetary Compensation

Please note that items of nonmonetary compensation need to be reported for Schedule A or C (Form 5500) purposes if they exceed certain *de minimus* amounts. Transactions generating nonmonetary compensation may include gifts, gratuities, or certain types of in-kind benefits. Hartford's Code of Ethics and Business Conduct generally restricts Hartford employees from giving to or receiving gifts from customers and/or business partners having a value of over \$100, in any individual situation, without prior approval. However, it is possible that one or more of your service providers for the calendar year, including Hartford, engaged in transactions generating nonmonetary compensation. Information concerning reportable transactions undertaken between or among non-Hartford parties may not be available to The Hartford.

Please consult with your legal or tax advisors if you have any questions.

Recipient: Other EIN: 99-9999999

Service Codes:

Please contact your Service Provider for the list of applicable services performed and Service Codes.

Direct Compensation

\$10,460.08

The total amount identified above reflects fees deducted from plan assets at the plan administrator's direction for the 2011 plan year for the above named recipient.

Note: Due to system accounting protocols (including 'cash basis' accounting), amounts reported as Direct Compensation are the net result of aggregating direct compensation after the effects of adjustments processed in 2011, some of which may have pertained to prior years.

Please review the detailed breakdown at the end of the report for further information.

Indirect Compensation

\$0.00

Our records indicate that this recipient did not receive any Indirect Compensation. Please review your records to determine whether this service provider may have received any compensation not reported.

Recipient: Bank of America Corporation EIN: 94-1687665

Direct/Indirect Compensation

Bank of America Corporation issue their own fee, expense, and revenue-sharing disclosures directly to Plan Sponsors. Please refer to these disclosures for more detail about indirect and direct fees charged by, or paid to, Bank of America Corporation.

Recipient: GPC Securities, Inc. EIN: 58-1517899

Service Codes: 15, 64, 65

Indirect Compensation

Transaction Processing Services Payor: Hartford Retirement Services, LLC EIN: 26-1589907 \$7,294.09

GPC Securities, Inc. performed recordkeeping and trading functions through August 22, 2011. These activities were transferred to Hartford Securities Distribution Company, Inc. ("HSD") on August 23, 2011. HSD is a broker-dealer registered with the Securities and Exchange Commission which executes, clears and settles the Plan's purchase, exchange and redemption of shares or units in the funds on an agency basis. It is a wholly-owned affiliate of Hartford Retirement Services, LLC. More information is available in the Fund Fee Disclosure Notice for Retirement Plan Fiduciaries which accompanies the HSD Securities Account Agreement.

This is an estimate based on multiplying actual 2011 month end assets by 0.020%/12 for months January through August and then summing the results.

Recipient: Morningstar Associates, LLC EIN: 36-4317381

Service Code: 49

Indirect Compensation

"Managed by You" services fee Payor: Hartford Life Insurance Company EIN: 06-0974148 \$43.60

This is an estimate determined by dividing a flat annual fee paid to Morningstar by the number of plans to whom this feature is made available.

Recipient: Reliance Trust Company EIN: 58-1428634

Indirect Compensation

Custodial/Trust service fee **\$2,738.94**
Service Codes: 19, 25, 99

Payors: Hartford Life Insurance Company EIN: 06-0974148
Hartford Retirement Services, LLC EIN: 26-1589907

This is an estimate based on multiplying actual 2011 month end assets by 0.005%/12 and then summing the results.

Direct Revenue Detail

Recipient: *Hartford Retirement Services, LLC*

<u>Fee Description</u>	<u>Dollar Amount</u>
Loan Set-up Fee	\$13,500.00
One-Time Distribution Fee	\$2,364.90
Total Direct Revenue:	\$15,864.90

Recipient: *Other*

<u>Fee Description</u>	<u>Dollar Amount</u>
Holding Account: Collective Trust Fee	\$67.31
Collective Trust Fee	\$10,392.77
Total Direct Revenue:	\$10,460.08

Grand Total Direct Fees:	\$26,324.98
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