

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 2012 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2012 or fiscal plan year beginning <u>01/01/2012</u> and ending <u>12/31/2012</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>NAVINET INC. 401K SAVINGS PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/2002</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>01/01/2002</u>			
1b Three-digit plan number (PN) ▶	<u>001</u>						
1c Effective date of plan <u>01/01/2002</u>							
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>NAVINET, INC.</u> <u>179 LINCOLN STREET</u> <u>BOSTON, MA 02111</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">2b Employer Identification Number (EIN) <u>04-3355932</u></td> <td style="width: 20%;"></td> </tr> <tr> <td>2c Sponsor's telephone number <u>617-715-6000</u></td> <td></td> </tr> <tr> <td>2d Business code (see instructions) <u>541519</u></td> <td></td> </tr> </table>	2b Employer Identification Number (EIN) <u>04-3355932</u>		2c Sponsor's telephone number <u>617-715-6000</u>		2d Business code (see instructions) <u>541519</u>	
2b Employer Identification Number (EIN) <u>04-3355932</u>							
2c Sponsor's telephone number <u>617-715-6000</u>							
2d Business code (see instructions) <u>541519</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	Filed with authorized/valid electronic signature. Signature of plan administrator	<u>10/03/2013</u> Date	<u>JOHN KYTE</u> 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
Preparer's name (including firm name, if applicable) and address; include room or suite number. (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☐ Same as Plan Sponsor Name ☐ Same as Plan Sponsor Address NAVINET, INC. 179 LINCOLN STREET BOSTON, MA 02111		3b Administrator's EIN 04-3355932 3c Administrator's telephone number 617-715-6000
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name		4b EIN 4c PN
5 Total number of participants at the beginning of the plan year		5 344
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	195
b Retired or separated participants receiving benefits.....	6b	0
c Other retired or separated participants entitled to future benefits.....	6c	88
d Subtotal. Add lines 6a , 6b , and 6c	6d	283
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e	1
f Total. Add lines 6d and 6e	6f	284
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	6g	224
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	1
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2F 2G 2J 2K 2T 3D 3H b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ 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
		2012
		This Form is Open to Public Inspection.

For calendar plan year 2012 or fiscal plan year beginning 01/01/2012 and ending 12/31/2012

A Name of plan NAVINET INC. 401K SAVINGS PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 NAVINET, INC.	D Employer Identification Number (EIN) 04-3355932

Part I	Service Provider Information (see instructions)
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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)

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
64 37 65	RECORDKEEPER	12876	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
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(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2012 This Form is Open to Public Inspection
For calendar plan year 2012 or fiscal plan year beginning 01/01/2012 and ending 12/31/2012		
A Name of plan NAVINET INC. 401K SAVINGS PLAN		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 NAVINET, INC.		D Employer Identification Number (EIN) 04-3355932

Part I	Asset and Liability Statement		(a) Beginning of Year	(b) End of Year
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	Total noninterest-bearing cash	1a		
b	Receivables (less allowance for doubtful accounts):			
	(1) Employer contributions	1b(1)		
	(2) Participant contributions	1b(2)		
	(3) Other.....	1b(3)		
c	General investments:			
	(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	677678	773139
	(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)	171991	124309
	(9) Value of interest in common/collective trusts.....	1c(9)		
	(10) Value of interest in pooled separate accounts.....	1c(10)		
	(11) Value of interest in master trust investment accounts	1c(11)		
	(12) Value of interest in 103-12 investment entities	1c(12)		
	(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	9321608	10204372
	(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	10171277	11101820

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		

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	10171277	11101820
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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)	144557	
(B) Participants	2a(1)(B)	1487245	
(C) Others (including rollovers)	2a(1)(C)	50663	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1682465
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	73	
(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)	7935	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		8008
(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)	253043	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		253043
(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)		
(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)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		1165956
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		3109472

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2165963	
(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)		2165963
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)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	12966	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		12966
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		2178929

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		930543
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: GRANT THORNTON LLP

(2) EIN: 36-6055558

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

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

Part IV Compliance Questions

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

During the plan year:

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.).....

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.).....

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
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	
4c			
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	
4d			
e Was this plan covered by a fidelity bond?	X		500000
4e			
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	
4f			
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	
4g			
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	
4h			
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		
4i			
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	
4j			
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	
4k			
l Has the plan failed to provide any benefit when due under the plan?		X	
4l			
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m			
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	
4n			

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

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

5b(1) Name of plan(s)

5b(2) EIN(s)	5b(3) PN(s)

Part V Trust Information (optional)

6a Name of trust

6b Trust's EIN

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 2012 This Form is Open to Public Inspection.
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For calendar plan year 2012 or fiscal plan year beginning 01/01/2012 and ending 12/31/2012

A Name of plan <u>NAVINET INC. 401K SAVINGS PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>NAVINET, INC.</u>	D Employer Identification Number (EIN) <u>04-3355932</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	<u>0</u>
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>04-6568107</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
-----------------	-------------------

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

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

Schedule R (Form 5500) 2012
v. 120126

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 lines 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 lines 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 lines 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 lines 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 lines 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 lines 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 line 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 lines (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 line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

Financial Statements and Supplemental Schedule with
Report of Independent Certified Public Accountants

NaviNet 401(k) Savings Plan

December 31, 2012 and 2011

Draft

Contents

	Page
Report of Independent Certified Public Accountants	3
Financial Statements	
Statements of Net Assets Available for Benefits	5
Statement of Changes in Net Assets Available for Benefits	6
Notes to Financial Statements	7
Supplemental Schedule	
Schedule H, Part IV, Line 4(i) - Schedule of Assets (Held at End of Year), December 31, 2012	15

NAVINET 401(k) SAVINGS PLAN

Statements of Net Assets Available for Benefits

December 31, 2012 and 2011

	<u>2012</u>	<u>2011</u>
ASSETS		
Investments, at fair value		
Mutual Funds	\$ 10,204,372	\$ 9,321,608
Short Term Investments	<u>773,139</u>	<u>677,678</u>
	10,977,511	9,999,286
 RECEIVABLES		
Notes receivable from participants	<u>124,309</u>	<u>171,991</u>
 NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 11,101,820</u>	<u>\$ 10,171,277</u>

The accompanying notes are an integral part of the financial statements.

NAVINET 401(k) SAVINGS PLAN

Statement of Changes in Net Assets Available for Benefits

For the year ended December 31, 2012

	<u>2012</u>
ADDITIONS:	
Additions to net assets attributed to investment income:	
Net appreciation in fair value of investments	\$ 1,165,956
Interest and dividend income	<u>253,116</u>
Net investment income	<u>1,419,072</u>
 Interest income on notes receivable from participants	 <u>7,935</u>
 Contributions:	
Participants	1,487,245
Rollovers	144,557
Employer	<u>50,663</u>
Total Contributions	<u>1,682,465</u>
 Total additions	 <u>3,109,472</u>
DEDUCTIONS:	
Deductions from net assets attributed to	
Benefits paid to participants	2,165,963
Administrative expenses	<u>12,966</u>
Total deductions	<u>2,178,929</u>
 Net increase	 930,543
 NET ASSETS AVAILABLE FOR BENEFITS:	
Beginning of year	10,171,277
End of year	\$ <u><u>11,101,820</u></u>

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

NAVINET 401(K) SAVINGS PLAN

Notes to Financial Statements

For the Years Ended December 31, 2012 and 2011

NOTE A - DESCRIPTION OF THE PLAN

The NaviNet 401(k) Savings Plan (the Plan) was established effective January 1, 2002. The following description of the Plan provides only general information. Participants should refer to the Plan Document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all eligible employees age 21 and older of NaviNet, Inc. (formerly NaviMedix, Inc. prior to April 6, 2009) (the "Company"), as defined. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

Contributions

Plan participants may elect compensation deferrals within the limits prescribed by Section 401(k) of the Internal Revenue Code (the Code). Participants may contribute up to 60% of pretax annual compensation, as defined in the Plan, and not to exceed annual Internal Revenue Service (IRS) dollar limits. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans.

The Company may make a discretionary matching employer contribution on behalf of each participant. The Company has declared that it will make a matching contribution effective August 1, 2012 in an amount equal to 50% of each participant's salary deferrals that do not exceed 6% of annual compensation as defined by the Plan. Participants share in this matching contribution if they are actively employed during the Plan year.

Participant Accounts

Each participant's account is credited with the participant's contributions, employer contributions, if any, and allocations of plan earnings or losses, and is charged with administrative expenses, as required. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Note Receivables from Participants

Participants may borrow from their fund accounts a minimum of \$1,000, up to a maximum equal to the lesser of \$50,000, or 50% of their vested account balance. Loan terms range from one to five years, or up to ten years for the purchase of a primary residence. The loans are secured by the balance in the participant's account, and bear interest at a rate commensurate with local prevailing rates as determined by the Plan administrator. Principal and interest are repaid ratably through payroll deductions.

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon, including rollovers. Participants vest in employer contributions at a rate of 100% after completing one year of service.

NAVINET 401(K) SAVINGS PLAN
Notes to Financial Statements - Continued
For the Years Ended December 31, 2012 and 2011

NOTE A - DESCRIPTION OF THE PLAN – Continued

Forfeitures

Forfeited amounts, if any, and earnings thereon are available to reduce employer contributions and to pay Plan expenses. As of December 31, 2012 and 2011, the Plan had accumulated no forfeitures for both years, to pay Plan expenses and offset employer contributions. During the year ended December 31, 2012, no forfeitures were used to reduce employer contributions.

Payments of Benefits

On termination of service due to disability, retirement, or other reasons, a participant may elect to receive a lump-sum amount equal to the value of the vested interest in their account, elect to roll the distribution into an IRA or another qualified retirement plan, or defer distribution until attainment of age 65, at which time, he or she is required to take a minimum distribution from the Plan. On termination due to death, the participant's beneficiary may elect either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or may elect to roll the distribution into an IRA.

A participant may also elect to receive installment payments or annuities.

The Plan also allows in-service withdrawals for hardship, and for those who reach 59-1/2 years of age.

The Plan was amended, effective March 28, 2005, for mandatory distributions in direct rollover to an individual retirement account of terminated accounts greater than \$1,000.

Plan Termination

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

NOTE B - SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements have been prepared on the accrual basis in accordance with accounting principles general accepted in the United States of America (US GAAP).

Investment Valuation and Income Recognition

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

Purchases and sales of securities are recorded on a trade-date basis. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year. Dividend is recorded on the ex-dividend date. Interest income is recorded on the accrual basis.

NAVINET 401(K) SAVINGS PLAN

Notes to Financial Statements - Continued

For the Years Ended December 31, 2012 and 2011

NOTE B - SIGNIFICANT ACCOUNTING POLICIES – Continued

Notes Receivable from Participants

Notes receivable from participants represent participant loans that are recorded at their unpaid principal balance plus any accrued but unpaid interest. Interest income on notes receivable from participants is recorded when it is earned. Related fees are recorded as administrative expenses when they are incurred. No allowance for credit losses has been recorded as of December 31, 2012 or 2011. If a participant ceases to make loan repayments and the Plan administrator deems the participant loan to be a distribution, the participant loan balance is reduced and a benefit payment is recorded.

Use of Estimates

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

Mutual Fund Fees

Investments in mutual funds are subject to sales charges in the form of front-end loads, back-end loads or 12b-1 fees. 12b-1 fees, which are ongoing fees allowable under Section 12b-1 of the Investment Company Act of 1940, are annual fees deducted to pay for marketing and distribution costs of the funds. These fees are deducted prior to the allocation of the Plan's investment earning activity and thus are not separately identifiable as a Plan expense.

Administrative Expenses

The Company pays a portion of the administrative expenses of the Plan including the fees related to the annual audit. Administrative expenses, which relate to the servicing of participant loans and certain investment fees, are paid by the Plan via a reduction of participant account balances.

NOTE C – SUMMARY OF FINANCIAL DATA CERTIFIED BY THE TRUSTEE

The plan administrator has 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, Fidelity Management Trust Company (Fidelity), the trustee, has certified that the following data included in the financial statements and supplemental schedule is complete and accurate.

- Investments and notes receivables from participants, as shown in the statements of net assets available for benefits as of December 31, 2012 and 2011.
- Net investment income and interest income from notes receivables from participants, as shown in the statement of changes in net assets available for benefit for the year ended December 31, 2012.
- The schedule of assets (held at end of year) at December 31, 2012.

The Plan's independent certified public accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule.

NAVINET 401(K) SAVINGS PLAN
Notes to Financial Statements - Continued
For the Years Ended December 31, 2012 and 2011

NOTE C – SUMMARY OF FINANCIAL DATA CERTIFIED BY THE TRUSTEE – Continued

Individual investments that represent 5% or more of the Plan's net assets available for benefits are as follows:

	December 31	
	2012	2011
Investments, at fair value		
Fidelity ContraFund	\$ 998,021	\$ 839,245
Fidelity Diversified International Fund	795,362	746,056
Fidelity Retirement Money Market Fund	773,139	677,678
Fidelity Blue Chip Growth Fund	683,553	624,531
Spartan Total Market Index	604,714	*
Fidelity Freedom 2030	580,101	*

During 2012, the Plan's investments (including gains and losses on investments bought and sold as well as held during the year) appreciated in value by \$1,165,956.

NOTE D – FAIR VALUE MEASUREMENTS

Investments are reported at fair value. Financial Accounting Standards Board(FASB), *Accounting Standard Certification* (ASC) 820, *Fair Value Measurements and Disclosures*, defines fair value, establishes a framework for measuring fair value and expands disclosures about fair value measurements. Fair value is defined 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 (i.e., an exit price). ASC 820 includes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets and liabilities (Level 1), and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under ASC 820 are described below:

Level 1 – Unadjusted quoted prices in active markets that are accessible to the reporting entity at the measurement date for identical assets and liabilities.

Level 2 – Inputs other than quoted prices in active markets for identical assets and liabilities that are observable either directly or indirectly for substantially the full term of the asset or liability. Level 2 inputs include the following:

- quoted prices for similar assets and liabilities in active markets
- quoted prices for identical or similar assets or liabilities in markets that are not active
- observable inputs other than quoted prices that are used in the valuation of the asset or liabilities (e.g., interest rate and yield curve quotes at commonly quoted intervals)
- inputs that are derived principally from or corroborated by observable market data by correlation or other means

NAVINET 401(K) SAVINGS PLAN

Notes to Financial Statements - Continued

For the Years Ended December 31, 2012 and 2011

NOTE D - FAIR VALUE MEASUREMENTS – Continued

Level 3 – Unobservable inputs for the asset or liability (i.e., supported by little or no market activity). Level 3 inputs include management's own assumption about the assumptions that market participants would use in pricing the asset or liability (including assumptions about risk).

The level in the fair value hierarchy within which the fair value measurement is classified is determined based on the lowest level input that is significant to the fair value measure in its entirety.

Mutual Funds: The shares of mutual funds are valued at quoted net asset value (NAV) of shares held by the Plan at year end. There are no redemption restrictions.

Short-term investments: Valued at the NAV of \$1 per share with the interest rate fluctuating on the underlying value of treasury bills and commercial paper. The funds are classified within Level 1 of the fair value hierarchy.

The following table sets forth by level, within the fair value hierarchy, the Plan's investments carried at fair value as of December 31, 2012 and 2011:

Investments at Fair Value as of December 31, 2012				
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual Funds				
Large Cap	\$ 4,162,341	\$ -	\$ -	\$ 4,162,341
Mid-Cap	1,500,957	-	-	1,500,957
Small Cap	456,686	-	-	456,686
International	1,044,565	-	-	1,044,565
Specialty	130,879	-	-	130,879
Blended Investment	2,175,923	-	-	2,175,923
Bond Investments	733,021	-	-	733,021
Short-Term Investments	773,139	-	-	773,139
Total investments at fair value	<u>\$ 10,977,511</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 10,977,511</u>

NAVINET 401(K) SAVINGS PLAN

Notes to Financial Statements - Continued

For the Years Ended December 31, 2012 and 2011

NOTE D - FAIR VALUE MEASUREMENTS - Continued

	Investments at Fair Value as of December 31, 2011			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual Funds				
Large Cap	\$ 3,630,825	\$ -	\$ -	\$ 3,630,825
Mid-Cap	1,424,873	-	-	1,424,873
Small Cap	396,877	-	-	396,877
International	941,668	-	-	941,668
Specialty	124,783	-	-	124,783
Blended Investment	2,082,547	-	-	2,082,547
Bond Investments	720,035	-	-	720,035
Short-Term Investments	677,678	-	-	677,678
Total investments at fair value	<u>\$ 9,999,286</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 9,999,286</u>

Changes in Fair Value Levels

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments for one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period. For the year ended December 31, 2012, there were no transfers between levels 2 and 3.

NOTE E – PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are shares of mutual funds managed by Fidelity Investments. Fidelity Management Trust Company, a related entity to Fidelity Investments, is the trustee as defined by the Plan and, therefore, these transactions qualify as exempt party-in-interest transactions. Fees paid by the Plan for investment management services amounted to \$12,966 for the year ended December 31, 2012.

NOTE F – RISKS AND UNCERTAINTIES

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

NAVINET 401(K) SAVINGS PLAN

Notes to Financial Statements - Continued

For the Years Ended December 31, 2012 and 2011

NOTE G – INCOME TAX STATUS

The underlying volume submitter plan has received an opinion letter from the Internal Revenue Service (IRS) dated March 31, 2008 stating that the form of the plan is qualified under Section 401(k) of the Internal Revenue Code (the Code) and therefore the related trust is tax-exempt. In accordance with Revenue Procedures 2010-6 and 2005-16, the plan administrator has determined that it is eligible to and has chosen to rely on the current IRS prototype plan opinion letter. Once qualified, the plan is required to operate in conformity with the Code to maintain its qualified status. The plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and therefore believes that the Plan is qualified and the related trust is tax exempt.

Accounting principles generally accepted in the United States require plan management to evaluate uncertain tax positions taken by the Plan. The financial statement effects of a tax position are recognized when the position is more likely than not, based on the technical merits, to 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, 2012, there are no uncertain positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. 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 it is no longer subject to income tax examinations for years prior to 2009.

NOTE H - SUBSEQUENT EVENTS

Subsequent events have been evaluated through August XX, 2013, the date these financial statements were available to be issued. There were no subsequent events that would require recognition or additional disclosure in the Plan's financial statements.

SUPPLEMENTAL INFORMATION

NAVINET 401(k) SAVINGS PLAN

Schedule H, Part IV, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2012

Employer ID #04-3355932

Plan Number 70773

(a)	(b) Identity of Issue	(c) Description of Investment	(d) Cost	(e) Current Value
*	Fidelity ContraFund	Mutual Funds	n/a	\$ 998,021
*	Fidelity Diversified International Fund	Mutual Funds	n/a	795,362
*	Fidelity Retirement Money Market Fund	Short Term Investments	n/a	773,139
*	Fidelity Blue Chip Growth Fund	Mutual Funds	n/a	683,553
	Spartan Total Market Index Fund	Mutual Funds	n/a	604,714
*	Fidelity Freedom 2030 Fund	Mutual Funds	n/a	580,101
*	Fidelity Low-Priced Stock Fund	Mutual Funds	n/a	516,583
*	Fidelity Freedom 2035 Fund	Mutual Funds	n/a	415,960
*	Fidelity Mid Cap Stock Fund	Mutual Funds	n/a	400,294
*	Fidelity Equity Income Fund	Mutual Funds	n/a	379,413
*	Fidelity Freedom 2040 Fund	Mutual Funds	n/a	378,895
*	Fidelity Investment Grade Bond Fund	Mutual Funds	n/a	368,966
*	Fidelity Small Cap Discovery Fund	Mutual Funds	n/a	354,888
*	Fidelity Intermediate Bond Fund	Mutual Funds	n/a	340,824
*	Fidelity Freedom 2025 Fund	Mutual Funds	n/a	322,201
*	Fidelity Dividend Growth Fund	Mutual Funds	n/a	309,722
*	Fidelity Growth Company Fund	Mutual Funds	n/a	299,737
*	Fidelity Overseas Fund	Mutual Funds	n/a	249,204
*	Fidelity Growth Strategies Fund	Mutual Funds	n/a	240,070
*	Fidelity Export and Multinational Fund	Mutual Funds	n/a	239,233
*	Fidelity Freedom 2045 Fund	Mutual Funds	n/a	212,611
*	Fidelity Value Fund	Mutual Funds	n/a	208,751
*	Fidelity OTC Portfolio	Mutual Funds	n/a	174,950
*	Fidelity Equity Dividends Income Fund	Mutual Funds	n/a	164,133
*	Fidelity Large Cap Stock Fund	Mutual Funds	n/a	151,191
*	Fidelity Puritan Fund	Mutual Funds	n/a	136,554
	Spartan Extended Market Index	Mutual Funds	n/a	135,259
*	Fidelity Real Estate Investment Fund	Mutual Funds	n/a	130,879
*	Fidelity Fifty Fund	Mutual Funds	n/a	123,714
*	Fidelity Small Cap Value Fund	Mutual Funds	n/a	53,595
*	Fidelity Value Strategies Fund	Mutual Funds	n/a	48,203
*	Fidelity Freedom 2020 Fund	Mutual Funds	n/a	37,301
*	Fidelity Freedom 2050 Fund	Mutual Funds	n/a	37,150
*	Fidelity Fund	Mutual Funds	n/a	33,959
*	Fidelity Freedom 2010 Fund	Mutual Funds	n/a	23,787
*	Fidelity Short-Term Bond	Mutual Funds	n/a	23,230
*	Fidelity Freedom 2000 Fund	Mutual Funds	n/a	14,887
*	Fidelity Freedom Income Fund	Mutual Funds	n/a	13,186
*	Fidelity Freedom 2055 Fund	Mutual Funds	n/a	3,291
				10,977,511
*	Participant loans interest rates ranging from 4.25% to 6%; maturity dates through 2021			124,309
				<u>\$ 11,101,820</u>

* Indicates party-in-interest to the Plan.

Note: Cost information has not been included because all investments are participant-directed.

Financial Statements and Supplemental Schedule with
Report of Independent Certified Public Accountants

NaviNet 401(k) Savings Plan

December 31, 2012 and 2011

Draft

Contents

	Page
Report of Independent Certified Public Accountants	3
Financial Statements	
Statements of Net Assets Available for Benefits	5
Statement of Changes in Net Assets Available for Benefits	6
Notes to Financial Statements	7
Supplemental Schedule	
Schedule H, Part IV, Line 4(i) - Schedule of Assets (Held at End of Year), December 31, 2012	15

NAVINET 401(k) SAVINGS PLAN

Statements of Net Assets Available for Benefits

December 31, 2012 and 2011

	<u>2012</u>	<u>2011</u>
ASSETS		
Investments, at fair value		
Mutual Funds	\$ 10,204,372	\$ 9,321,608
Short Term Investments	<u>773,139</u>	<u>677,678</u>
	10,977,511	9,999,286
 RECEIVABLES		
Notes receivable from participants	<u>124,309</u>	<u>171,991</u>
 NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 11,101,820</u>	<u>\$ 10,171,277</u>

The accompanying notes are an integral part of the financial statements.

NAVINET 401(k) SAVINGS PLAN

Statement of Changes in Net Assets Available for Benefits

For the year ended December 31, 2012

	<u>2012</u>
ADDITIONS:	
Additions to net assets attributed to investment income:	
Net appreciation in fair value of investments	\$ 1,165,956
Interest and dividend income	<u>253,116</u>
Net investment income	<u>1,419,072</u>
 Interest income on notes receivable from participants	 <u>7,935</u>
 Contributions:	
Participants	1,487,245
Rollovers	144,557
Employer	<u>50,663</u>
Total Contributions	<u>1,682,465</u>
 Total additions	 <u>3,109,472</u>
DEDUCTIONS:	
Deductions from net assets attributed to	
Benefits paid to participants	2,165,963
Administrative expenses	<u>12,966</u>
Total deductions	<u>2,178,929</u>
 Net increase	 930,543
 NET ASSETS AVAILABLE FOR BENEFITS:	
Beginning of year	10,171,277
End of year	\$ <u><u>11,101,820</u></u>

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

NAVINET 401(K) SAVINGS PLAN

Notes to Financial Statements

For the Years Ended December 31, 2012 and 2011

NOTE A - DESCRIPTION OF THE PLAN

The NaviNet 401(k) Savings Plan (the Plan) was established effective January 1, 2002. The following description of the Plan provides only general information. Participants should refer to the Plan Document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all eligible employees age 21 and older of NaviNet, Inc. (formerly NaviMedix, Inc. prior to April 6, 2009) (the "Company"), as defined. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

Contributions

Plan participants may elect compensation deferrals within the limits prescribed by Section 401(k) of the Internal Revenue Code (the Code). Participants may contribute up to 60% of pretax annual compensation, as defined in the Plan, and not to exceed annual Internal Revenue Service (IRS) dollar limits. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans.

The Company may make a discretionary matching employer contribution on behalf of each participant. The Company has declared that it will make a matching contribution effective August 1, 2012 in an amount equal to 50% of each participant's salary deferrals that do not exceed 6% of annual compensation as defined by the Plan. Participants share in this matching contribution if they are actively employed during the Plan year.

Participant Accounts

Each participant's account is credited with the participant's contributions, employer contributions, if any, and allocations of plan earnings or losses, and is charged with administrative expenses, as required. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Note Receivables from Participants

Participants may borrow from their fund accounts a minimum of \$1,000, up to a maximum equal to the lesser of \$50,000, or 50% of their vested account balance. Loan terms range from one to five years, or up to ten years for the purchase of a primary residence. The loans are secured by the balance in the participant's account, and bear interest at a rate commensurate with local prevailing rates as determined by the Plan administrator. Principal and interest are repaid ratably through payroll deductions.

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon, including rollovers. Participants vest in employer contributions at a rate of 100% after completing one year of service.

NAVINET 401(K) SAVINGS PLAN
Notes to Financial Statements - Continued
For the Years Ended December 31, 2012 and 2011

NOTE A - DESCRIPTION OF THE PLAN – Continued

Forfeitures

Forfeited amounts, if any, and earnings thereon are available to reduce employer contributions and to pay Plan expenses. As of December 31, 2012 and 2011, the Plan had accumulated no forfeitures for both years, to pay Plan expenses and offset employer contributions. During the year ended December 31, 2012, no forfeitures were used to reduce employer contributions.

Payments of Benefits

On termination of service due to disability, retirement, or other reasons, a participant may elect to receive a lump-sum amount equal to the value of the vested interest in their account, elect to roll the distribution into an IRA or another qualified retirement plan, or defer distribution until attainment of age 65, at which time, he or she is required to take a minimum distribution from the Plan. On termination due to death, the participant's beneficiary may elect either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or may elect to roll the distribution into an IRA.

A participant may also elect to receive installment payments or annuities.

The Plan also allows in-service withdrawals for hardship, and for those who reach 59-1/2 years of age.

The Plan was amended, effective March 28, 2005, for mandatory distributions in direct rollover to an individual retirement account of terminated accounts greater than \$1,000.

Plan Termination

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

NOTE B - SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements have been prepared on the accrual basis in accordance with accounting principles general accepted in the United States of America (US GAAP).

Investment Valuation and Income Recognition

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

Purchases and sales of securities are recorded on a trade-date basis. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year. Dividend is recorded on the ex-dividend date. Interest income is recorded on the accrual basis.

NAVINET 401(K) SAVINGS PLAN

Notes to Financial Statements - Continued

For the Years Ended December 31, 2012 and 2011

NOTE B - SIGNIFICANT ACCOUNTING POLICIES – Continued

Notes Receivable from Participants

Notes receivable from participants represent participant loans that are recorded at their unpaid principal balance plus any accrued but unpaid interest. Interest income on notes receivable from participants is recorded when it is earned. Related fees are recorded as administrative expenses when they are incurred. No allowance for credit losses has been recorded as of December 31, 2012 or 2011. If a participant ceases to make loan repayments and the Plan administrator deems the participant loan to be a distribution, the participant loan balance is reduced and a benefit payment is recorded.

Use of Estimates

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

Mutual Fund Fees

Investments in mutual funds are subject to sales charges in the form of front-end loads, back-end loads or 12b-1 fees. 12b-1 fees, which are ongoing fees allowable under Section 12b-1 of the Investment Company Act of 1940, are annual fees deducted to pay for marketing and distribution costs of the funds. These fees are deducted prior to the allocation of the Plan's investment earning activity and thus are not separately identifiable as a Plan expense.

Administrative Expenses

The Company pays a portion of the administrative expenses of the Plan including the fees related to the annual audit. Administrative expenses, which relate to the servicing of participant loans and certain investment fees, are paid by the Plan via a reduction of participant account balances.

NOTE C – SUMMARY OF FINANCIAL DATA CERTIFIED BY THE TRUSTEE

The plan administrator has 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, Fidelity Management Trust Company (Fidelity), the trustee, has certified that the following data included in the financial statements and supplemental schedule is complete and accurate.

- Investments and notes receivables from participants, as shown in the statements of net assets available for benefits as of December 31, 2012 and 2011.
- Net investment income and interest income from notes receivables from participants, as shown in the statement of changes in net assets available for benefit for the year ended December 31, 2012.
- The schedule of assets (held at end of year) at December 31, 2012.

The Plan's independent certified public accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule.

NAVINET 401(K) SAVINGS PLAN
Notes to Financial Statements - Continued
For the Years Ended December 31, 2012 and 2011

NOTE C – SUMMARY OF FINANCIAL DATA CERTIFIED BY THE TRUSTEE – Continued

Individual investments that represent 5% or more of the Plan's net assets available for benefits are as follows:

	December 31	
	2012	2011
Investments, at fair value		
Fidelity ContraFund	\$ 998,021	\$ 839,245
Fidelity Diversified International Fund	795,362	746,056
Fidelity Retirement Money Market Fund	773,139	677,678
Fidelity Blue Chip Growth Fund	683,553	624,531
Spartan Total Market Index	604,714	*
Fidelity Freedom 2030	580,101	*

During 2012, the Plan's investments (including gains and losses on investments bought and sold as well as held during the year) appreciated in value by \$1,165,956.

NOTE D – FAIR VALUE MEASUREMENTS

Investments are reported at fair value. Financial Accounting Standards Board(FASB), *Accounting Standard Certification* (ASC) 820, *Fair Value Measurements and Disclosures*, defines fair value, establishes a framework for measuring fair value and expands disclosures about fair value measurements. Fair value is defined 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 (i.e., an exit price). ASC 820 includes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets and liabilities (Level 1), and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under ASC 820 are described below:

Level 1 – Unadjusted quoted prices in active markets that are accessible to the reporting entity at the measurement date for identical assets and liabilities.

Level 2 – Inputs other than quoted prices in active markets for identical assets and liabilities that are observable either directly or indirectly for substantially the full term of the asset or liability. Level 2 inputs include the following:

- quoted prices for similar assets and liabilities in active markets
- quoted prices for identical or similar assets or liabilities in markets that are not active
- observable inputs other than quoted prices that are used in the valuation of the asset or liabilities (e.g., interest rate and yield curve quotes at commonly quoted intervals)
- inputs that are derived principally from or corroborated by observable market data by correlation or other means

NAVINET 401(K) SAVINGS PLAN

Notes to Financial Statements - Continued

For the Years Ended December 31, 2012 and 2011

NOTE D - FAIR VALUE MEASUREMENTS – Continued

Level 3 – Unobservable inputs for the asset or liability (i.e., supported by little or no market activity). Level 3 inputs include management's own assumption about the assumptions that market participants would use in pricing the asset or liability (including assumptions about risk).

The level in the fair value hierarchy within which the fair value measurement is classified is determined based on the lowest level input that is significant to the fair value measure in its entirety.

Mutual Funds: The shares of mutual funds are valued at quoted net asset value (NAV) of shares held by the Plan at year end. There are no redemption restrictions.

Short-term investments: Valued at the NAV of \$1 per share with the interest rate fluctuating on the underlying value of treasury bills and commercial paper. The funds are classified within Level 1 of the fair value hierarchy.

The following table sets forth by level, within the fair value hierarchy, the Plan's investments carried at fair value as of December 31, 2012 and 2011:

	Investments at Fair Value as of December 31, 2012			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual Funds				
Large Cap	\$ 4,162,341	\$ -	\$ -	\$ 4,162,341
Mid-Cap	1,500,957	-	-	1,500,957
Small Cap	456,686	-	-	456,686
International	1,044,565	-	-	1,044,565
Specialty	130,879	-	-	130,879
Blended Investment	2,175,923	-	-	2,175,923
Bond Investments	733,021	-	-	733,021
Short-Term Investments	773,139	-	-	773,139
Total investments at fair value	<u>\$ 10,977,511</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 10,977,511</u>

NAVINET 401(K) SAVINGS PLAN

Notes to Financial Statements - Continued

For the Years Ended December 31, 2012 and 2011

NOTE D - FAIR VALUE MEASUREMENTS - Continued

	Investments at Fair Value as of December 31, 2011			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual Funds				
Large Cap	\$ 3,630,825	\$ -	\$ -	\$ 3,630,825
Mid-Cap	1,424,873	-	-	1,424,873
Small Cap	396,877	-	-	396,877
International	941,668	-	-	941,668
Specialty	124,783	-	-	124,783
Blended Investment	2,082,547	-	-	2,082,547
Bond Investments	720,035	-	-	720,035
Short-Term Investments	677,678	-	-	677,678
Total investments at fair value	<u>\$ 9,999,286</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 9,999,286</u>

Changes in Fair Value Levels

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments for one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period. For the year ended December 31, 2012, there were no transfers between levels 2 and 3.

NOTE E – PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are shares of mutual funds managed by Fidelity Investments. Fidelity Management Trust Company, a related entity to Fidelity Investments, is the trustee as defined by the Plan and, therefore, these transactions qualify as exempt party-in-interest transactions. Fees paid by the Plan for investment management services amounted to \$12,966 for the year ended December 31, 2012.

NOTE F – RISKS AND UNCERTAINTIES

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

NAVINET 401(K) SAVINGS PLAN

Notes to Financial Statements - Continued

For the Years Ended December 31, 2012 and 2011

NOTE G – INCOME TAX STATUS

The underlying volume submitter plan has received an opinion letter from the Internal Revenue Service (IRS) dated March 31, 2008 stating that the form of the plan is qualified under Section 401(k) of the Internal Revenue Code (the Code) and therefore the related trust is tax-exempt. In accordance with Revenue Procedures 2010-6 and 2005-16, the plan administrator has determined that it is eligible to and has chosen to rely on the current IRS prototype plan opinion letter. Once qualified, the plan is required to operate in conformity with the Code to maintain its qualified status. The plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and therefore believes that the Plan is qualified and the related trust is tax exempt.

Accounting principles generally accepted in the United States require plan management to evaluate uncertain tax positions taken by the Plan. The financial statement effects of a tax position are recognized when the position is more likely than not, based on the technical merits, to 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, 2012, there are no uncertain positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. 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 it is no longer subject to income tax examinations for years prior to 2009.

NOTE H - SUBSEQUENT EVENTS

Subsequent events have been evaluated through August XX, 2013, the date these financial statements were available to be issued. There were no subsequent events that would require recognition or additional disclosure in the Plan's financial statements.

SUPPLEMENTAL INFORMATION

NAVINET 401(k) SAVINGS PLAN

Schedule H, Part IV, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2012

Employer ID #04-3355932

Plan Number 70773

(a)	(b) Identity of Issue	(c) Description of Investment	(d) Cost	(e) Current Value
*	Fidelity ContraFund	Mutual Funds	n/a	\$ 998,021
*	Fidelity Diversified International Fund	Mutual Funds	n/a	795,362
*	Fidelity Retirement Money Market Fund	Short Term Investments	n/a	773,139
*	Fidelity Blue Chip Growth Fund	Mutual Funds	n/a	683,553
	Spartan Total Market Index Fund	Mutual Funds	n/a	604,714
*	Fidelity Freedom 2030 Fund	Mutual Funds	n/a	580,101
*	Fidelity Low-Priced Stock Fund	Mutual Funds	n/a	516,583
*	Fidelity Freedom 2035 Fund	Mutual Funds	n/a	415,960
*	Fidelity Mid Cap Stock Fund	Mutual Funds	n/a	400,294
*	Fidelity Equity Income Fund	Mutual Funds	n/a	379,413
*	Fidelity Freedom 2040 Fund	Mutual Funds	n/a	378,895
*	Fidelity Investment Grade Bond Fund	Mutual Funds	n/a	368,966
*	Fidelity Small Cap Discovery Fund	Mutual Funds	n/a	354,888
*	Fidelity Intermediate Bond Fund	Mutual Funds	n/a	340,824
*	Fidelity Freedom 2025 Fund	Mutual Funds	n/a	322,201
*	Fidelity Dividend Growth Fund	Mutual Funds	n/a	309,722
*	Fidelity Growth Company Fund	Mutual Funds	n/a	299,737
*	Fidelity Overseas Fund	Mutual Funds	n/a	249,204
*	Fidelity Growth Strategies Fund	Mutual Funds	n/a	240,070
*	Fidelity Export and Multinational Fund	Mutual Funds	n/a	239,233
*	Fidelity Freedom 2045 Fund	Mutual Funds	n/a	212,611
*	Fidelity Value Fund	Mutual Funds	n/a	208,751
*	Fidelity OTC Portfolio	Mutual Funds	n/a	174,950
*	Fidelity Equity Dividends Income Fund	Mutual Funds	n/a	164,133
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*	Fidelity Value Strategies Fund	Mutual Funds	n/a	48,203
*	Fidelity Freedom 2020 Fund	Mutual Funds	n/a	37,301
*	Fidelity Freedom 2050 Fund	Mutual Funds	n/a	37,150
*	Fidelity Fund	Mutual Funds	n/a	33,959
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* Indicates party-in-interest to the Plan.

Note: Cost information has not been included because all investments are participant-directed.