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

Part I Annual Report Identification Information

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

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
THE RAYMOND CHEVROLET - RAY CHEVROLET 401(K) PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 06/01/1989

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

RAYMOND CHEVROLET, INC.

118 ROUTE 173
ANTIOCH, IL 60002

118 ROUTE 173
ANTIOCH, IL 60002

2b Employer Identification Number (EIN)
36-2512355

2c Sponsor's telephone number
847-395-3600

2d Business code (see instructions)
441110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2013	TAMMY PATERNOSTER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2013	TAMMY PATERNOSTER
	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

RAYMOND CHEVROLET, INC.

118 ROUTE 173
ANTIOCH, IL 60002

3b Administrator's EIN
36-2512355

3c Administrator's telephone number
847-395-3600

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**	245
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**	187
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	4
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	191
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	0
f	Total. Add lines **6d** and **6e**	**6f**	191
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	66
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2E 2F 2G 2J 2K 2T 3D 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan 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)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**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
THE RAYMOND CHEVROLET - RAY CHEVROLET 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
RAYMOND CHEVROLET, INC.

D Employer Identification Number (EIN)
36-2512355

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . [X] Yes [ ] No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

FID.INV.INST.OPS.CO.

04-2647786

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

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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 60	RECORDKEEPER	4375	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

LPL FINANCIAL CORPORATION

95-2834236

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

(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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
ABF LG CAP VAL ADV - STATE STREET B 225 FRANKLIN STREET BOSTON, MA 02111	0.25%

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

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
COL MAR FOCUSED EQ A - COLUMBIA MGT P.O. BOX 8081 BOSTON, MA 02266	0.25%

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

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
DREYFUS S&P 500 INDX - DREYFUS TRAN 13-2614959	0.15%

Part I Service Provider Information (continued)

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

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

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
EV SM CAP VALUE CL A - BNY MELLON I P.O. BOX 9793 PROVIDENCE, RI 02940	0.25%

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

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
RS PARTNERS A - BOSTON FINANCIAL DA P.O. BOX 8480 BOSTON, MA 02266	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
LPL FINANCIAL CORPORATION	61	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
COL MAR FOCUSED EQ A - COLUMBIA MGT P.O. BOX 8081 BOSTON, MA 02266	$0-<$3M=1.00% $3M-<$50M=0.50% $50M+=0.25%

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

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

OMB No. 1210-0110

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
THE RAYMOND CHEVROLET - RAY CHEVROLET 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

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

D Employer Identification Number (EIN)
36-2512355

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: FA STABLE VALUE

b Name of sponsor of entity listed in (a): FIDELITY MANAGEMENT TRUST COMPANY

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)
04-3022712-026	C	646820

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

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

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

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

a Plan name

b Name of plan sponsor	**c** EIN-PN

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
THE RAYMOND CHEVROLET - RAY CHEVROLET 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
RAYMOND CHEVROLET, INC.

D Employer Identification Number (EIN)
36-2512355

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(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)	104271	191594
(9) Value of interest in common/collective trusts	1c(9)	989894	646820
(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)	3427388	4521113
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	4521553	5359527
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	4521553	5359527

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)	50677	
	(B) Participants	2a(1)(B)	298948	
	(C) Others (including rollovers)	2a(1)(C)	174943	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		524568
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)	7819	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		7819
	(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)	143940	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		143940
	(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)		211
(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)		342290
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		1018828
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	95674	
(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)		95674
f Corrective distributions (see instructions)	2f		68650
g Certain deemed distributions of participant loans (see instructions)	2g		12147
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)	4383	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		4383
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		180854
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		837974
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: STEPHEN D MARETA, P.C. **(2)** EIN: 36-3329163

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:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	

			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.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		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?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n		X	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ **Yes** ☒ **No**

If "Yes," enter the amount of any plan assets that reverted to the employer this year **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.

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

A Name of plan
THE RAYMOND CHEVROLET - RAY CHEVROLET 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
RAYMOND CHEVROLET, INC.

D Employer Identification Number (EIN)
36-2512355

Part I Distributions

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

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

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

EIN(s): 04-6568107

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

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

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

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

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

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

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

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 a Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete 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):

THE RAYMOND CHEVROLET-
RAY CHEVROLET 401(K) PLAN

REPORT FOR THE YEARS ENDED
DECEMBER 31, 2012 AND 2011

THE RAYMOND CHEVROLET-RAY CHEVROLET 401(K) PLAN

TABLE OF CONTENTS

	PAGE
Independent Auditors' Report	1
Statements of Net Assets Available for Benefits as of December 31, 2012 and 2011	2
Statement of Changes in Net Assets Available for Benefits for the Year Ended December 31, 2012	3
Notes to Financial Statements	4 - 11
Additional Information	
Schedule of Assets (Held at End of Year) as of December 31, 2012	12
Schedule of Delinquent Participant Contributions for the Year Ended December 31, 2012	13

MICHAEL SILVER & COMPANY
CERTIFIED PUBLIC ACCOUNTANTS

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RONALD A. WEISS, CPA
RONALD E. MIAZGA, CPA, CVA

INDEPENDENT AUDITORS' REPORT

To the Plan Administrator
The Raymond Chevrolet-Ray Chevrolet 401(k) Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Raymond Chevrolet-Ray Chevrolet 401(k) Plan, which comprise of the statements of net assets available for benefits as of December 31, 2012, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Plan management is responsible for the preparation and fair presentation of these financial statements in accordance with U.S. generally accepted accounting principles; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with U.S. generally accepted auditing standards. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 5, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the year ended December 31, 2012 that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient, appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

We were engaged for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of (1) Schedule H, line 4i, Schedule of Assets (Held at End of Year), and (2) Schedule H, line 4a, Schedule of Delinquent Participant Contributions for the year ended December 31, 2012, which are the responsibility of plan management, are presented for the purpose of additional analysis and are not a required part of the financial statements but are required by the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, it is inappropriate to and we do not express an opinion on the supplemental schedules referred to above.

The financial statements of The Raymond Chevrolet-Ray Chevrolet 401(k) Plan as of December 31, 2011, were audited by other auditors whose report dated September 28, 2012, expressed a disclaimer opinion on those statements as permitted by 29 CFR 2520.103-8 of the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Report on Form and Content in Compliance With DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with U.S. generally accepted auditing standards and, in our opinion, are presented in compliance with the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Michael Silver & Company

Certified Public Accountants

Skokie, Illinois
October 15, 2013

THE RAYMOND CHEVROLET-RAY CHEVROLET 401(K) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31

	2012	2011
ASSETS		
Investments, at fair value		
Mutual funds	$ 4,521,112	$ 3,427,388
Common/collective trusts	646,820	989,894
Total investments	5,167,932	4,417,282
Receivables		
Participant contributions	14,974	12,783
Employer contributions	1,160	2,589
Notes receivable from participants	215,429	104,271
Total receivables	231,563	119,643
Total Assets	5,399,495	4,536,925
LIABILITIES		
Excess contributions payable	44,628	-
Total net assets reflecting investments at fair value	5,354,867	4,536,925
Adjustment from fair value to contract value for fully benefit-responsive investment contract	(21,663)	(31,602)
NET ASSETS AVAILABLE FOR BENEFITS	$ 5,333,204	$ 4,505,323

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

THE RAYMOND CHEVROLET-RAY CHEVROLET 401(K) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2012

Additions	
Investment income	
Interest and dividend income	$ 161,909
Net appreciation in fair value of investments	342,288
Total investment income	504,197
Contributions	
Participants	256,511
Employer	49,248
Rollover	174,943
Total contributions	480,702
Total additions	984,899
Deductions	
Benefits paid to participants	152,635
Administrative expenses	4,383
Total deductions	157,018
Net increase in net assets available for benefits	827,881
Net assets available for benefits - beginning of year	4,505,323
Net assets available for benefits - end of year	$ 5,333,204

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

THE RAYMOND CHEVROLET-RAY CHEVROLET 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2012 AND 2011

1 - Description Of Plan

The following description of the The Raymond Chevrolet-Ray Chevrolet 401(k) Plan (Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions. The companies covered by the Plan include Raymond Chevrolet and Ray Chevrolet, collectively referred to herein as employer.

General

The Plan is a defined contribution plan covering substantially all employees who meet certain age requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA) and the Pension Protection Act of 2006.

Contributions

Each year, participants may contribute a portion of their annual compensation, subject to certain limitations under the Internal Revenue Code and as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified plans. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers investment choices through Fidelity Management Trust Company, the trustee of the Plan's investments, that include common/collective trusts accounts and mutual funds through various registered investment companies. The Plan also allows for employer matching and non-elective contributions.

Participant Accounts

Each participant's account is credited with participant contributions, employer matching contributions, and allocations of (a) employer non-elective contributions as determined by the plan sponsor and (b) plan earnings. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their contributions, plus earnings thereon. Vesting in employer contributions, plus earnings thereon, is based upon years of service as defined in the Plan. A participant is 100% vested in employer matching and non-elective contributions after six years of service.

Payment of Benefits

Upon termination of service or attainment of age 59 1/2, a participant may elect to receive an amount equal to the value of the participant's vested interest in his or her account, payable either in a lump sum or in installment payments as described by the Plan.

Forfeitures

The balance in the forfeiture account represents excess employer contributions transferred from participant accounts and miscellaneous stale-dated checks. Forfeiture balances may be used first, to offset the Plan administrative costs; second, to reduce employer contributions; and third, to be allocated to participants. The forfeiture account totaled $12,305 and $1,287 at December 31, 2012 and 2011, respectively.

Notes Receivable from Participants

Participants may borrow a minimum of $1,000 and a maximum of $50,000 or 50% of their account balance, whichever is less. A participant may not have more than one loan outstanding at any time. Loans shall be repaid within five years or if the proceeds are used to purchase the principal residence of the participant, within a reasonable period of time, not to exceed 30 years. Loan repayments must be made at least monthly. The loans are secured by the balance in the participant's account and bear interest at a rate based on a participants' creditworthiness determined by the third party administrator. The interest rates ranged from 5.25% to 7.25% at December 31, 2012.

Administrative Expenses

All Plan expenses, including without limitation, expenses and fees of the plan sponsor, administrator, investment manager, trustee and any insurance company shall be charged as expenses of the Plan unless the employer chooses to pay such expenses. The employer has been paying substantially all administrative expenses of the Plan. In addition, transaction-based fees are deducted from participant accounts. Investment fees are generally charged to participant accounts as a percentage of assets invested and are deducted directly from investment returns.

Plan Amendments

The Plan was amended during 2010 to comply with various laws and regulations. There were no significant affects on benefits or net assets either individually or in the aggregate.

2 - Summary Of Significant Accounting Policies

Estimates

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

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Investment contracts held by a defined contribution plan are required to be reported at fair value. However, 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. The statements of net assets available for benefits presents the fair value of the investment contract, which approximates contract value.

Investment Valuation and Income Recognition
The Plan's investments are stated at fair value. In accordance with the policy of stating investments at fair value, net unrealized appreciation or depreciation for the year is reflected in the statement of changes in net assets available for benefits. Plan assets maintained in cash and money market accounts are not insured by the Federal Deposit Insurance Corporation. Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Interest income is recorded on the accrual basis. Net appreciation in fair value of investments includes the Plan's gains and losses in investments bought and sold as well as held during the year.

Notes Receivable from Participants
The Plan classifies participant loans as notes receivable from participants. The receivables are measured at their unpaid principal balance plus any accrued but unpaid interest, which approximates amortized cost.

Notes receivable are reported as taxable income to the participant upon default, where the taxable amount is equal to the outstanding loan balance plus accrued interest through the date of default. Defaulted notes receivable are included in notes receivable from participants until the participant has a distributable event and the loan balance is offset against other benefits.

Payment of Benefits
Benefits are recorded upon payment.

Subsequent Events Review
The plan administrator has evaluated subsequent events through October 15, 2013, the date when the financial statements were available to be issued.

3 - Market Risk

The Plan invests in a variety of investments. Investments in general are exposed to various risks, such as interest rate, credit, and overall volatility risk. Due to the level of risk associated with certain investments, it is reasonably possible that changes in the values of investments will occur in the near-term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits.

4 - Plan Termination

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

5 - Information Certified By The Trustee

The following information has been derived from information certified as complete and accurate by the trustee, in accordance with Section 2520.103-8 of the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Investments that represent 5% or more of the Plan's net assets as of December 31, 2012 or 2011 are separately identified.

	2012	2011
Fidelity Advisors Stable Value	$ 646,820	$ 989,894
Fidelity Advisors Freedom 2020	692,505	653,299
Fidelity Advisors Freedom 2030	633,171	237,182
Fidelity Advisors Freedom 2025	531,468	451,951
Fidelity Advisors Freedom 2040	-	238,480
Dreyfus S&P 500 Index	270,624	-
American Beacon Large Cap Value	261,539	-
RS Partners Fund	473,199	400,458
All others	1,874,035	1,550,289
Total	$ 5,383,361	$ 4,521,553

Investment income	
Interest and dividend income	$ 161,909
Net appreciation in fair value of investments	342,288
Total investment income	$ 504,197

Investments are directed by the participants in individual accounts.

6 - Fair Value Measurements

The Plan's investments are reported at fair value in the accompanying statement of net assets available for benefits. Fair value is measured using the following inputs as of the reporting date:

	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)
December 31, 2012			
Large Cap Funds	$ 852,605	$ 852,605	$ -
Mid Cap Funds	61,679	61,679	-
Small Cap Funds	592,671	592,671	-
International Funds	167,853	167,853	-
Specialty Funds	255	255	-
Blended Funds	2,559,928	2,559,928	-
Common/Collective Trusts	646,820	-	646,820
Income Funds	286,121	286,121	-
Total	$ 5,167,932	$ 4,521,112	$ 646,820
December 31, 2011			
Large Cap Funds	$ 617,027	$ 617,027	$ -
Mid Cap Funds	29,511	29,511	-
Small Cap Funds	482,341	482,341	-
International Funds	159,243	159,243	-
Specialty Funds	7,440	7,440	-
Blended Funds	1,963,674	1,963,674	-
Common/Collective Trusts	989,894	-	989,894
Income Funds	168,152	168,152	-
Total	$ 4,417,282	$ 3,427,388	$ 989,894

Financial Accounting Standards Board Codification 820, Fair Value Measurements and Disclosures, establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority; Level 2 inputs consist of observable inputs other than quoted market prices for identical assets; and Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are used only when Level 1 or Level 2 inputs are not available.

Level 1 Fair Value Measurements
The fair value of mutual funds and cash is based on quoted net asset values of the shares held by the Plan at year-end.

Level 2 Fair Value Measurements
The fair value of certain investments for which quoted market prices are not available are valued based on the audited financial statements of the common/collective trusts.

7 - Excess Contributions Payable

At December 31, 2012, payables of $44,628 were recorded for amounts refundable by the Plan to participants for contributions made in excess of amounts allowed by the Internal Revenue Service. There were no excess amounts at December 31, 2011.

8 - Tax Status

The Plan adopted a prototype plan. The prototype plan obtained its latest opinion letter on March 31, 2008, in which the Internal Revenue Service stated that the prototype plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the opinion letter. However, the plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. The Plan is not subject to examination for years prior to December 31, 2009.

9 - Reconciliation Of Financial Statements To Schedule H Of Form 5500

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

	2012	2011
Net assets available for benefits per the financial statements	$ 5,333,204	$ 4,505,323
Participant contribution receivable	(14,974)	(12,783)
Employer contributions receivable	(1,160)	(2,589)
Excess contributions payable	44,628	-
Net adjustment from fair value to contract value	21,663	31,602
Correction of deemed distributed loans	(11,687)	-
Deemed distributed loans	(12,147)	-
Net assets available for benefits per Form 5500	$ 5,359,527	$ 4,521,553

The following is a reconciliation of changes in net assets available for benefits per the financial statements to net income per Schedule H of Form 5500 for the year ended December 31, 2012:

Net increase in net assets available for benefits per financial statements	$ 827,881
Participant contribution receivable, beginning of year	12,783
Participant contribution receivable, end of year	(14,974)
Employer contribution receivable, beginning of year	2,589
Employer contribution receivable, end of year	(1,160)
Excess contributions payable, end of year	44,628
Correction of deemed distributed loans	(11,687)
Deemed distributed loans	(12,147)
Net adjustment from fair value to contract value	(9,939)
Net income per Form 5500	$ 837,974

10 - Prohibited Transactions

The employer withheld contributions and loan repayments from participants' compensation that were remitted to the Plan anywhere from five to twenty-five days. The employer also withheld contributions and loan repayments from participants' compensation that were not remitted to the Plan. Both of these instances are not within the time period prescribed by United States Department of Labor Regulation 29 CFR 2510.3-102, and are in violation of ERISA. The 2012 participant contributions and loan repayments remitted to the Plan late totaled $114,124. The 2012 participant contributions and loan repayments not remitted to the Plan totaled $4,454. The employer plans to use a third party administrator to compute lost earnings related to the delinquent participant contributions and remit those amounts to the Plan. In addition, there is an additional $8,050 in 2011 late participant contributions, including lost earnings, that were remitted to the Plan in 2013.

11 - Related Party Transactions

Fidelity Management Trust Company, an affiliate of Fidelity Investments, is the trustee of the Plan. The Plan invests in numerous mutual funds and a common collective trust managed by Fidelity Investments; therefore, the transactions related to these mutual funds and common collective trust qualify as party-in-interest transactions. The fair value of the Fidelity mutual funds and common collective trust held by the Plan as of December 31, 2012 and 2011, was $4,029,127 and $3,551,516, respectively.

Fidelity Investments Institutional Operations Company, Inc. (FIIOC) and its parent, Fidelity Workplace Services, LLC (FWS), which is a wholly owned subsidiary of FMR, LLC, known as Fidelity Investments, act as the recordkeeper for the Plan. The Plan paid $4,375 in fees to FIIOC/FWS, as recordkeeper, for the year ended December 31, 2012.

ADDITIONAL INFORMATION

THE RAYMOND CHEVROLET-RAY CHEVROLET 401(K) PLAN

SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2012

Item Number 4i on Schedule H of Form 5500
Plan Employer Identification Number - 36-2512355
Plan Number - 001

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
		Mutual Funds		
*	Fidelity	Fidelity Advisors Technology	**	$ 255
*	Fidelity	Fidelity Advisors Strategic Income	**	218,650
*	Fidelity	Fidelity Advisors Small Cap	**	90,672
*	Fidelity	Fidelity Advisors Diversified Intl	**	125,848
*	Fidelity	Fidelity Advisors Investment Grade Bond	**	67,471
*	Fidelity	Fidelity Advisors Freedom 2010	**	178,728
*	Fidelity	Fidelity Advisors Freedom 2020	**	692,505
*	Fidelity	Fidelity Advisors Freedom 2030	**	633,171
*	Fidelity	Fidelity Advisors Freedom 2040	**	255,129
*	Fidelity	Fidelity Advisors New Insights	**	215,799
*	Fidelity	Fidelity Advisors Emerging Markets	**	42,005
*	Fidelity	Fidelity Advisors Freedom 2005	**	130,028
*	Fidelity	Fidelity Advisors Freedom 2015	**	15,397
*	Fidelity	Fidelity Advisors Freedom 2025	**	531,468
*	Fidelity	Fidelity Advisors Freedom 2035	**	104,108
*	Fidelity	Fidelity Advisors Mid Cap II	**	61,679
	Dreyfus	Dreyfus S&P 500 Index	**	270,624
	American Beacon	American Beacon Large Cap Value	**	261,539
	Eaton Vance	Eaton Vance Small Cap Value	**	28,800
	Columbia	Columbia Marsico Focused Equities	**	104,643
	RS	RS Partners Fund	**	473,199
*	Fidelity	Fidelity Advisors Freedom 2045	**	19,394
		Common/Collective Trusts		
*	Fidelity	Fidelity Advisors Stable Value	**	646,820
		Participant Loans		
*	Participant Loans	Interest rates ranged from 5.25% to 7.25%	0	215,429
	Total			$ 5,383,361

* A party-in-interest as defined by ERISA
** Cost omitted for participant-directed investments

THE RAYMOND CHEVROLET-RAY CHEVROLET 401(K) PLAN

SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
FOR THE YEAR ENDED DECEMBER 31, 2012

Item Number 4a on Schedule H of Form 5500
Plan Employer Identification Number - 36-2512355
Plan Number - 001

	Total that Constitutes Nonexempt Prohibited Transactions			
Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are Included: ☑ $ 126,628	$ 126,628 *	$ -	$ -	$ -

* The employer withheld contributions and loan repayments from participants' compensation that were remitted to the Plan anywhere from five to twenty-five days. The employer also withheld contributions and loan repayments from participants' compensation that were not remitted to the Plan. Both of these instances are not within the time period prescribed by United States Department of Labor Regulation 29 CFR 2510.3-102, and are in violation of ERISA. The above also includes a 2011 contribution correction in the amount of $8,050 that was not received by the plan until 2013. The employer plans to use a third party administrator to compute lost earnings related to the delinquent participant contributions and remit those amounts to the Plan.

THE RAYMOND CHEVROLET-
RAY CHEVROLET 401(K) PLAN

REPORT FOR THE YEARS ENDED
DECEMBER 31, 2012 AND 2011

THE RAYMOND CHEVROLET-RAY CHEVROLET 401(K) PLAN

TABLE OF CONTENTS

	PAGE
Independent Auditors' Report	1
Statements of Net Assets Available for Benefits as of December 31, 2012 and 2011	2
Statement of Changes in Net Assets Available for Benefits for the Year Ended December 31, 2012	3
Notes to Financial Statements	4 - 11
Additional Information	
Schedule of Assets (Held at End of Year) as of December 31, 2012	12
Schedule of Delinquent Participant Contributions for the Year Ended December 31, 2012	13

MICHAEL SILVER & COMPANY
CERTIFIED PUBLIC ACCOUNTANTS

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INDEPENDENT AUDITORS' REPORT

To the Plan Administrator
The Raymond Chevrolet-Ray Chevrolet 401(k) Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Raymond Chevrolet-Ray Chevrolet 401(k) Plan, which comprise of the statements of net assets available for benefits as of December 31, 2012, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Plan management is responsible for the preparation and fair presentation of these financial statements in accordance with U.S. generally accepted accounting principles; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with U.S. generally accepted auditing standards. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 5, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the year ended December 31, 2012 that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient, appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

We were engaged for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of (1) Schedule H, line 4i, Schedule of Assets (Held at End of Year), and (2) Schedule H, line 4a, Schedule of Delinquent Participant Contributions for the year ended December 31, 2012, which are the responsibility of plan management, are presented for the purpose of additional analysis and are not a required part of the financial statements but are required by the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, it is inappropriate to and we do not express an opinion on the supplemental schedules referred to above.

The financial statements of The Raymond Chevrolet-Ray Chevrolet 401(k) Plan as of December 31, 2011, were audited by other auditors whose report dated September 28, 2012, expressed a disclaimer opinion on those statements as permitted by 29 CFR 2520.103-8 of the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Report on Form and Content in Compliance With DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, have been audited by us in accordance with U.S. generally accepted auditing standards and, in our opinion, are presented in compliance with the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Michael Silver & Company

Certified Public Accountants

Skokie, Illinois
October 15, 2013

THE RAYMOND CHEVROLET-RAY CHEVROLET 401(K) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31

	2012	2011
ASSETS		
Investments, at fair value		
Mutual funds	$ 4,521,112	$ 3,427,388
Common/collective trusts	646,820	989,894
Total investments	5,167,932	4,417,282
Receivables		
Participant contributions	14,974	12,783
Employer contributions	1,160	2,589
Notes receivable from participants	215,429	104,271
Total receivables	231,563	119,643
Total Assets	5,399,495	4,536,925
LIABILITIES		
Excess contributions payable	44,628	-
Total net assets reflecting investments at fair value	5,354,867	4,536,925
Adjustment from fair value to contract value for fully benefit-responsive investment contract	(21,663)	(31,602)
NET ASSETS AVAILABLE FOR BENEFITS	$ 5,333,204	$ 4,505,323

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

THE RAYMOND CHEVROLET-RAY CHEVROLET 401(K) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2012

Additions	
Investment income	
Interest and dividend income	$ 161,909
Net appreciation in fair value of investments	342,288
Total investment income	504,197
Contributions	
Participants	256,511
Employer	49,248
Rollover	174,943
Total contributions	480,702
Total additions	984,899
Deductions	
Benefits paid to participants	152,635
Administrative expenses	4,383
Total deductions	157,018
Net increase in net assets available for benefits	827,881
Net assets available for benefits - beginning of year	4,505,323
Net assets available for benefits - end of year	$ 5,333,204

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

THE RAYMOND CHEVROLET-RAY CHEVROLET 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2012 AND 2011

1 - Description Of Plan

The following description of the The Raymond Chevrolet-Ray Chevrolet 401(k) Plan (Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions. The companies covered by the Plan include Raymond Chevrolet and Ray Chevrolet, collectively referred to herein as employer.

General

The Plan is a defined contribution plan covering substantially all employees who meet certain age requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA) and the Pension Protection Act of 2006.

Contributions

Each year, participants may contribute a portion of their annual compensation, subject to certain limitations under the Internal Revenue Code and as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified plans. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers investment choices through Fidelity Management Trust Company, the trustee of the Plan's investments, that include common/collective trusts accounts and mutual funds through various registered investment companies. The Plan also allows for employer matching and non-elective contributions.

Participant Accounts

Each participant's account is credited with participant contributions, employer matching contributions, and allocations of (a) employer non-elective contributions as determined by the plan sponsor and (b) plan earnings. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their contributions, plus earnings thereon. Vesting in employer contributions, plus earnings thereon, is based upon years of service as defined in the Plan. A participant is 100% vested in employer matching and non-elective contributions after six years of service.

Payment of Benefits

Upon termination of service or attainment of age 59 1/2, a participant may elect to receive an amount equal to the value of the participant's vested interest in his or her account, payable either in a lump sum or in installment payments as described by the Plan.

Forfeitures

The balance in the forfeiture account represents excess employer contributions transferred from participant accounts and miscellaneous stale-dated checks. Forfeiture balances may be used first, to offset the Plan administrative costs; second, to reduce employer contributions; and third, to be allocated to participants. The forfeiture account totaled $12,305 and $1,287 at December 31, 2012 and 2011, respectively.

Notes Receivable from Participants

Participants may borrow a minimum of $1,000 and a maximum of $50,000 or 50% of their account balance, whichever is less. A participant may not have more than one loan outstanding at any time. Loans shall be repaid within five years or if the proceeds are used to purchase the principal residence of the participant, within a reasonable period of time, not to exceed 30 years. Loan repayments must be made at least monthly. The loans are secured by the balance in the participant's account and bear interest at a rate based on a participants' creditworthiness determined by the third party administrator. The interest rates ranged from 5.25% to 7.25% at December 31, 2012.

Administrative Expenses

All Plan expenses, including without limitation, expenses and fees of the plan sponsor, administrator, investment manager, trustee and any insurance company shall be charged as expenses of the Plan unless the employer chooses to pay such expenses. The employer has been paying substantially all administrative expenses of the Plan. In addition, transaction-based fees are deducted from participant accounts. Investment fees are generally charged to participant accounts as a percentage of assets invested and are deducted directly from investment returns.

Plan Amendments

The Plan was amended during 2010 to comply with various laws and regulations. There were no significant affects on benefits or net assets either individually or in the aggregate.

2 - Summary Of Significant Accounting Policies

Estimates

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

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Investment contracts held by a defined contribution plan are required to be reported at fair value. However, 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. The statements of net assets available for benefits presents the fair value of the investment contract, which approximates contract value.

Investment Valuation and Income Recognition
The Plan's investments are stated at fair value. In accordance with the policy of stating investments at fair value, net unrealized appreciation or depreciation for the year is reflected in the statement of changes in net assets available for benefits. Plan assets maintained in cash and money market accounts are not insured by the Federal Deposit Insurance Corporation. Purchases and sales of securities are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Interest income is recorded on the accrual basis. Net appreciation in fair value of investments includes the Plan's gains and losses in investments bought and sold as well as held during the year.

Notes Receivable from Participants
The Plan classifies participant loans as notes receivable from participants. The receivables are measured at their unpaid principal balance plus any accrued but unpaid interest, which approximates amortized cost.

Notes receivable are reported as taxable income to the participant upon default, where the taxable amount is equal to the outstanding loan balance plus accrued interest through the date of default. Defaulted notes receivable are included in notes receivable from participants until the participant has a distributable event and the loan balance is offset against other benefits.

Payment of Benefits
Benefits are recorded upon payment.

Subsequent Events Review
The plan administrator has evaluated subsequent events through October 15, 2013, the date when the financial statements were available to be issued.

3 - Market Risk

The Plan invests in a variety of investments. Investments in general are exposed to various risks, such as interest rate, credit, and overall volatility risk. Due to the level of risk associated with certain investments, it is reasonably possible that changes in the values of investments will occur in the near-term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits.

4 - Plan Termination

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

5 - Information Certified By The Trustee

The following information has been derived from information certified as complete and accurate by the trustee, in accordance with Section 2520.103-8 of the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Investments that represent 5% or more of the Plan's net assets as of December 31, 2012 or 2011 are separately identified.

	2012	2011
Fidelity Advisors Stable Value	$ 646,820	$ 989,894
Fidelity Advisors Freedom 2020	692,505	653,299
Fidelity Advisors Freedom 2030	633,171	237,182
Fidelity Advisors Freedom 2025	531,468	451,951
Fidelity Advisors Freedom 2040	-	238,480
Dreyfus S&P 500 Index	270,624	-
American Beacon Large Cap Value	261,539	-
RS Partners Fund	473,199	400,458
All others	1,874,035	1,550,289
Total	$ 5,383,361	$ 4,521,553

Investment income	
Interest and dividend income	$ 161,909
Net appreciation in fair value of investments	342,288
Total investment income	$ 504,197

Investments are directed by the participants in individual accounts.

6 - Fair Value Measurements

The Plan's investments are reported at fair value in the accompanying statement of net assets available for benefits. Fair value is measured using the following inputs as of the reporting date:

	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)
December 31, 2012			
Large Cap Funds	$ 852,605	$ 852,605	$ -
Mid Cap Funds	61,679	61,679	-
Small Cap Funds	592,671	592,671	-
International Funds	167,853	167,853	-
Specialty Funds	255	255	-
Blended Funds	2,559,928	2,559,928	-
Common/Collective Trusts	646,820	-	646,820
Income Funds	286,121	286,121	-
Total	$ 5,167,932	$ 4,521,112	$ 646,820
December 31, 2011			
Large Cap Funds	$ 617,027	$ 617,027	$ -
Mid Cap Funds	29,511	29,511	-
Small Cap Funds	482,341	482,341	-
International Funds	159,243	159,243	-
Specialty Funds	7,440	7,440	-
Blended Funds	1,963,674	1,963,674	-
Common/Collective Trusts	989,894	-	989,894
Income Funds	168,152	168,152	-
Total	$ 4,417,282	$ 3,427,388	$ 989,894

Financial Accounting Standards Board Codification 820, Fair Value Measurements and Disclosures, establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority; Level 2 inputs consist of observable inputs other than quoted market prices for identical assets; and Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are used only when Level 1 or Level 2 inputs are not available.

Level 1 Fair Value Measurements
The fair value of mutual funds and cash is based on quoted net asset values of the shares held by the Plan at year-end.

Level 2 Fair Value Measurements
The fair value of certain investments for which quoted market prices are not available are valued based on the audited financial statements of the common/collective trusts.

7 - Excess Contributions Payable

At December 31, 2012, payables of $44,628 were recorded for amounts refundable by the Plan to participants for contributions made in excess of amounts allowed by the Internal Revenue Service. There were no excess amounts at December 31, 2011.

8 - Tax Status

The Plan adopted a prototype plan. The prototype plan obtained its latest opinion letter on March 31, 2008, in which the Internal Revenue Service stated that the prototype plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the opinion letter. However, the plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. The Plan is not subject to examination for years prior to December 31, 2009.

9 - Reconciliation Of Financial Statements To Schedule H Of Form 5500

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

	2012	2011
Net assets available for benefits per the financial statements	$ 5,333,204	$ 4,505,323
Participant contribution receivable	(14,974)	(12,783)
Employer contributions receivable	(1,160)	(2,589)
Excess contributions payable	44,628	-
Net adjustment from fair value to contract value	21,663	31,602
Correction of deemed distributed loans	(11,687)	-
Deemed distributed loans	(12,147)	-
Net assets available for benefits per Form 5500	$ 5,359,527	$ 4,521,553

The following is a reconciliation of changes in net assets available for benefits per the financial statements to net income per Schedule H of Form 5500 for the year ended December 31, 2012:

Net increase in net assets available for benefits per financial statements	$ 827,881
Participant contribution receivable, beginning of year	12,783
Participant contribution receivable, end of year	(14,974)
Employer contribution receivable, beginning of year	2,589
Employer contribution receivable, end of year	(1,160)
Excess contributions payable, end of year	44,628
Correction of deemed distributed loans	(11,687)
Deemed distributed loans	(12,147)
Net adjustment from fair value to contract value	(9,939)
Net income per Form 5500	$ 837,974

10 - Prohibited Transactions

The employer withheld contributions and loan repayments from participants' compensation that were remitted to the Plan anywhere from five to twenty-five days. The employer also withheld contributions and loan repayments from participants' compensation that were not remitted to the Plan. Both of these instances are not within the time period prescribed by United States Department of Labor Regulation 29 CFR 2510.3-102, and are in violation of ERISA. The 2012 participant contributions and loan repayments remitted to the Plan late totaled $114,124. The 2012 participant contributions and loan repayments not remitted to the Plan totaled $4,454. The employer plans to use a third party administrator to compute lost earnings related to the delinquent participant contributions and remit those amounts to the Plan. In addition, there is an additional $8,050 in 2011 late participant contributions, including lost earnings, that were remitted to the Plan in 2013.

11 - Related Party Transactions

Fidelity Management Trust Company, an affiliate of Fidelity Investments, is the trustee of the Plan. The Plan invests in numerous mutual funds and a common collective trust managed by Fidelity Investments; therefore, the transactions related to these mutual funds and common collective trust qualify as party-in-interest transactions. The fair value of the Fidelity mutual funds and common collective trust held by the Plan as of December 31, 2012 and 2011, was $4,029,127 and $3,551,516, respectively.

Fidelity Investments Institutional Operations Company, Inc. (FIIOC) and its parent, Fidelity Workplace Services, LLC (FWS), which is a wholly owned subsidiary of FMR, LLC, known as Fidelity Investments, act as the recordkeeper for the Plan. The Plan paid $4,375 in fees to FIIOC/FWS, as recordkeeper, for the year ended December 31, 2012.

ADDITIONAL INFORMATION

THE RAYMOND CHEVROLET-RAY CHEVROLET 401(K) PLAN

SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2012

Item Number 4i on Schedule H of Form 5500
Plan Employer Identification Number - 36-2512355
Plan Number - 001

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
		Mutual Funds		
*	Fidelity	Fidelity Advisors Technology	**	$ 255
*	Fidelity	Fidelity Advisors Strategic Income	**	218,650
*	Fidelity	Fidelity Advisors Small Cap	**	90,672
*	Fidelity	Fidelity Advisors Diversified Intl	**	125,848
*	Fidelity	Fidelity Advisors Investment Grade Bond	**	67,471
*	Fidelity	Fidelity Advisors Freedom 2010	**	178,728
*	Fidelity	Fidelity Advisors Freedom 2020	**	692,505
*	Fidelity	Fidelity Advisors Freedom 2030	**	633,171
*	Fidelity	Fidelity Advisors Freedom 2040	**	255,129
*	Fidelity	Fidelity Advisors New Insights	**	215,799
*	Fidelity	Fidelity Advisors Emerging Markets	**	42,005
*	Fidelity	Fidelity Advisors Freedom 2005	**	130,028
*	Fidelity	Fidelity Advisors Freedom 2015	**	15,397
*	Fidelity	Fidelity Advisors Freedom 2025	**	531,468
*	Fidelity	Fidelity Advisors Freedom 2035	**	104,108
*	Fidelity	Fidelity Advisors Mid Cap II	**	61,679
	Dreyfus	Dreyfus S&P 500 Index	**	270,624
	American Beacon	American Beacon Large Cap Value	**	261,539
	Eaton Vance	Eaton Vance Small Cap Value	**	28,800
	Columbia	Columbia Marsico Focused Equities	**	104,643
	RS	RS Partners Fund	**	473,199
*	Fidelity	Fidelity Advisors Freedom 2045	**	19,394
		Common/Collective Trusts		
*	Fidelity	Fidelity Advisors Stable Value	**	646,820
		Participant Loans		
*	Participant Loans	Interest rates ranged from 5.25% to 7.25%	0	215,429
	Total			$ 5,383,361

* A party-in-interest as defined by ERISA
** Cost omitted for participant-directed investments

THE RAYMOND CHEVROLET-RAY CHEVROLET 401(K) PLAN

SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
FOR THE YEAR ENDED DECEMBER 31, 2012

Item Number 4a on Schedule H of Form 5500
Plan Employer Identification Number - 36-2512355
Plan Number - 001

	Total that Constitutes Nonexempt Prohibited Transactions			
Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are Included: ☑ $ 126,628	$ 126,628 *	$ -	$ -	$ -

* The employer withheld contributions and loan repayments from participants' compensation that were remitted to the Plan anywhere from five to twenty-five days. The employer also withheld contributions and loan repayments from participants' compensation that were not remitted to the Plan. Both of these instances are not within the time period prescribed by United States Department of Labor Regulation 29 CFR 2510.3-102, and are in violation of ERISA. The above also includes a 2011 contribution correction in the amount of $8,050 that was not received by the plan until 2013. The employer plans to use a third party administrator to compute lost earnings related to the delinquent participant contributions and remit those amounts to the Plan.