

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2012 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2012 or fiscal plan year beginning <u>01/01/2012</u> and ending <u>12/31/2012</u>	
A This return/report is for:	☐ a multiemployer plan; ☒ a multiple-employer plan; or ☐ a single-employer plan; ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558; ☒ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information—enter all requested information		
1a	Name of plan <u>MBA RETIREMENT SAVINGS PLAN</u>	1b	Three-digit plan number (PN) ▶ <u>333</u>
		1c	Effective date of plan <u>06/01/1997</u>
2a	Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>MODERN BUSINESS ASSOCIATES, INC.</u> <u>9455 KOGER BLVD., SUITE 200</u> <u>ST. PETERSBURG, FL 33702</u>	2b	Employer Identification Number (EIN) <u>65-0739320</u>
		2c	Sponsor's telephone number <u>727-563-1500</u>
		2d	Business code (see instructions) <u>541214</u>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2013	MARK LETTELLEIR
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
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		3b Administrator's EIN
		3c Administrator's telephone number
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 4343
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 3017	
b Retired or separated participants receiving benefits.....	6b	
c Other retired or separated participants entitled to future benefits.....	6c 443	
d Subtotal. Add lines 6a , 6b , and 6c	6d 3460	
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e	
f Total. Add lines 6d and 6e	6f 3460	
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	6g 909	
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h 16	
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: 2A 2E 2F 2G 2J 2T 3D		
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) ☒ <u>1</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500. ► Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2012 This Form is Open to Public Inspection
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For calendar plan year 2012 or fiscal plan year beginning **01/01/2012** and ending **12/31/2012**

A Name of plan MBA RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN)	333
C Plan sponsor's name as shown on line 2a of Form 5500 MODERN BUSINESS ASSOCIATES, INC.	D Employer Identification Number (EIN) 65-0739320	

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

(a) Name of insurance carrier

JOHN HANCOCK LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
01-0233346	65838	104982	1084	07/26/2012	12/31/2012

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
52210	36004

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

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

MERRILL LYNCH LIFE AGENCY

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
52210			4

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

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**209 S OLIVE AVENUE
WEST PALM BEACH, FL 33401**

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	29372		5

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

MODERN BUSINESS ASSOCIATES, INC.

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	6632		0

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

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

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

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

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan check here ▶ ☐**7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☐ other ▶

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

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

a Premiums: (1) Amount received.....	9a(1)		
(2) Increase (decrease) in amount due but unpaid.....	9a(2)		
(3) Increase (decrease) in unearned premium reserve.....	9a(3)		
(4) Earned ((1) + (2) - (3)).....		9a(4)	
b Benefit charges (1) Claims paid.....	9b(1)		
(2) Increase (decrease) in claim reserves.....	9b(2)		
(3) Incurred claims (add (1) and (2)).....		9b(3)	
(4) Claims charged.....		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions.....	9c(1)(A)		
(B) Administrative service or other fees.....	9c(1)(B)		
(C) Other specific acquisition costs.....	9c(1)(C)		
(D) Other expenses.....	9c(1)(D)		
(E) Taxes.....	9c(1)(E)		
(F) Charges for risks or other contingencies.....	9c(1)(F)		
(G) Other retention charges.....	9c(1)(G)		
(H) Total retention.....		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.).....		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement.....		9d(1)	
(2) Claim reserves.....		9d(2)	
(3) Other reserves.....		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).).....		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier.....	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.....	10b	

Specify nature of costs ▶

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2012
		This Form is Open to Public Inspection.

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

A Name of plan <u>MBA RETIREMENT SAVINGS PLAN</u>	B Three-digit plan number (PN) ▶ <u>333</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>MODERN BUSINESS ASSOCIATES, INC.</u>	D Employer Identification Number (EIN) <u>65-0739320</u>

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

SLAVIC INTEGRATED ADMINISTRATION

65-0608221

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 26 27 37 38 50	TPA	29742	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MODERN BUSINESS ASSOCIATES, INC.

65-0739320

(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?
14	PLAN ADMINISTRATOR	43430	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SLAVIC MUTUAL FUND MANAGEMENT CORP

59-2749576

(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?
28 51	MANAGED ACC FEE	17973	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)

JOHN HANCOCK LIFE INSURANCE COMPANY

01-0233346

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 28 59 60 62 63 67 68	RECORDKEEPER	27193	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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54-2154380

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 38 50	TPA	15113	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE 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 MBA RETIREMENT SAVINGS PLAN		B Three-digit plan number (PN) ▶ 333		
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 MODERN BUSINESS ASSOCIATES, INC.		D Employer Identification Number (EIN) 65-0739320		
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Part I</td> <td>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)</td> </tr> </table>			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)
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: RETIREMENT CHOICES AT 2050				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 315036		
a Name of MTIA, CCT, PSA, or 103-12 IE: RETIREMENT CHOICES AT 2045				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 706930		
a Name of MTIA, CCT, PSA, or 103-12 IE: RETIREMENT CHOICES AT 2040				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1326000		
a Name of MTIA, CCT, PSA, or 103-12 IE: RETIREMENT CHOICES AT 2035				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2601146		
a Name of MTIA, CCT, PSA, or 103-12 IE: RETIREMENT CHOICES AT 2030				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1879240		
a Name of MTIA, CCT, PSA, or 103-12 IE: RETIREMENT CHOICES AT 2025				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2758008		
a Name of MTIA, CCT, PSA, or 103-12 IE: RETIREMENT CHOICES AT 2020				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1789890		

a Name of MTIA, CCT, PSA, or 103-12 IE: RETIREMENT CHOICES AT 2015**b** Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1273189
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a Name of MTIA, CCT, PSA, or 103-12 IE: RETIREMENT CHOICES AT 2010**b** Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 197135
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a Name of MTIA, CCT, PSA, or 103-12 IE: DFA EMERGING MARKETS VALUE**b** Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 49187
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a Name of MTIA, CCT, PSA, or 103-12 IE: INTERNATIONAL VALUE FUND**b** Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1304
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a Name of MTIA, CCT, PSA, or 103-12 IE: DFA U.S. SMALL CAP FUND**b** Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 42632
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a Name of MTIA, CCT, PSA, or 103-12 IE: SMALL CAP GROWTH INDEX**b** Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 75232
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a Name of MTIA, CCT, PSA, or 103-12 IE: INTL EQUITY INDEX FUND**b** Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 8591
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a Name of MTIA, CCT, PSA, or 103-12 IE: SMALL CAP INDEX FUND**b** Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 24160
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a Name of MTIA, CCT, PSA, or 103-12 IE: OPPENHEIMER INTL GROWTH FUND**b** Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1768
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a Name of MTIA, CCT, PSA, or 103-12 IE: EUROPACIFIC GROWTH FUND**b** Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 59034
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a Name of MTIA, CCT, PSA, or 103-12 IE: PRU JENNISON 2020 FOCUS FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 50534

a Name of MTIA, CCT, PSA, or 103-12 IE: ASTONFAIRPOINTE MID CAP FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 23172

a Name of MTIA, CCT, PSA, or 103-12 IE: SMALL CAP VALUE FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 38218

a Name of MTIA, CCT, PSA, or 103-12 IE: BLUE CHIP GROWTH FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 138193

a Name of MTIA, CCT, PSA, or 103-12 IE: VALUE FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 10590

a Name of MTIA, CCT, PSA, or 103-12 IE: MID CAP INDEX FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 30297

a Name of MTIA, CCT, PSA, or 103-12 IE: NEW PERSPECTIVE FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 4033

a Name of MTIA, CCT, PSA, or 103-12 IE: PRU JENNISON MID GROWTH FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 174855

a Name of MTIA, CCT, PSA, or 103-12 IE: FUNDAMENTAL INVESTORS		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 4422

a Name of MTIA, CCT, PSA, or 103-12 IE: JOHN HANCOCK DISCIPLINED VALUE		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 90797

a Name of MTIA, CCT, PSA, or 103-12 IE: MASS INVESTORS FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2304

a Name of MTIA, CCT, PSA, or 103-12 IE: EQUITY INCOME FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 26368

a Name of MTIA, CCT, PSA, or 103-12 IE: 500 INDEX FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 211962

a Name of MTIA, CCT, PSA, or 103-12 IE: IVY ASSET STRATEGY FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 28583

a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK GLOBAL ALLOCATION		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 36390

a Name of MTIA, CCT, PSA, or 103-12 IE: U.S. HIGH YIELD BOND FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 60128

a Name of MTIA, CCT, PSA, or 103-12 IE: REAL RETURN BOND FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 66324

a Name of MTIA, CCT, PSA, or 103-12 IE: TEMPLETON GLOBAL BOND FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 56177

a Name of MTIA, CCT, PSA, or 103-12 IE: STRATEGIC INCOME OPP FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2375

a Name of MTIA, CCT, PSA, or 103-12 IE: ACTIVE BOND FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 43776

a Name of MTIA, CCT, PSA, or 103-12 IE: TOTAL RETURN FUND**b** Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 131826
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a Name of MTIA, CCT, PSA, or 103-12 IE: TOTAL BOND MARKET FUND**b** Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 71495
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a Name of MTIA, CCT, PSA, or 103-12 IE: MONEY MARKET FUND**b** Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 210270
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a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):

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

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

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

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

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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Part II Information on Participating Plans (to be completed by DFEs)

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

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

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 MBA RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ►	333
C Plan sponsor's name as shown on line 2a of Form 5500 MODERN BUSINESS ASSOCIATES, INC.	D Employer Identification Number (EIN) 65-0739320	

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		21832
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	475380	425607
(2) Participant contributions	1b(2)	163112	190545
(3) Other.....	1b(3)	8904	1262
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)	487942	626098
(9) Value of interest in common/collective trusts.....	1c(9)		
(10) Value of interest in pooled separate accounts.....	1c(10)		14621571
(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)	16716889	5636952
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	17852227	21523867

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	4169	6047
k Total liabilities (add all amounts in lines 1g through 1j)	1k	4169	6047

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	17848058	21517820
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	981780	
(B) Participants	2a(1)(B)	1965223	
(C) Others (including rollovers)	2a(1)(C)	123595	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		3070598
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)	22111	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		22111
(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)	265440	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		265440
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		574212
(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)		993448
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		4925809

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1783750	
(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)		1783750
f Corrective distributions (see instructions)	2f		6047
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	100366	
(3) Investment advisory and management fees	2i(3)	33086	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		133452
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1923249

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		3002560
l Transfers of assets:			
(1) To this plan.....	2l(1)		798499
(2) From this plan	2l(2)		131297

Part III Accountant's Opinion

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

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

(1) ☐ Unqualified (2) ☐ Qualified (3) ☒ Disclaimer (4) ☐ Adverse

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

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

(1) Name: **MAYER HOFFMAN MCCANN P.C.**

(2) EIN: **43-1947695**

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

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

Part IV Compliance Questions

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

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.).....

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	X		
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	X		

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

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

5b(1) Name of plan(s)

ISOAID LLC 401K PROFIT SHARING PLAN

5b(2) EIN(s)	5b(3) PN(s)
59-3630796	001

Part V Trust Information (optional)

6a Name of trust

6b Trust's EIN

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2012 This Form is Open to Public Inspection.
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For calendar plan year 2012 or fiscal plan year beginning 01/01/2012 and ending 12/31/2012

A Name of plan <u>MBA RETIREMENT SAVINGS PLAN</u>	B Three-digit plan number (PN) ▶ <u>333</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>MODERN BUSINESS ASSOCIATES, INC.</u>	D Employer Identification Number (EIN) <u>65-0739320</u>

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>65-0708495</u> <u>65-0389805</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3	

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

MBA RETIREMENT SAVINGS PLAN

**Financial Statements
and
Supplemental Schedules**

**December 31, 2012 and 2011
(With Independent Auditor's Report Thereon)**

MBA RETIREMENT SAVINGS PLAN

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Independent Auditor's Report

To The Trustees of
MBA Retirement Savings Plan:

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of MBA Retirement Savings Plan (the "Plan"), which comprise 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 accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these 2012 financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion on the 2012 Financial Statements paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2012 financial statements.

Basis for Disclaimer of Opinion on the 2012 Financial Statements

As permitted by 29 CFR 2520.103-8 of the Department of Labor's ("DOL") 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 4, which was certified by John Hancock Life Insurance Company (U.S.A.), a custodian of the Plan, except for comparing the information with the related information included in the 2012 financial statements and supplemental schedules. We have been informed by the plan administrator that the custodian holds Plan investment assets and executes investment transactions. The plan administrator has obtained certification from the custodian as of and for the year ended December 31, 2012, that the information provided to the plan administrator by the custodian is complete and accurate.

Disclaimer of Opinion on the 2012 Financial Statements

Because of the significance of the matter described in the Basis for Disclaimer of Opinion on the 2012 Financial Statements paragraph, we have not been able to obtain sufficient, appropriate audit evidence to provide a basis for an audit opinion on the 2012 financial statements. Accordingly, we do not express an opinion on the 2012 financial statements.

Other Matters - Report on Supplementary Information and Report on the 2011 Financial Statements

The supplemental Schedules of Assets Held at End of Year and Reportable Transactions as of or 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 DOL'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 on the 2012 Financial Statements paragraph, we do not express an opinion on these supplemental schedules.

We have audited the accompanying statement of net assets available for benefits as of December 31, 2011, and in our report dated October 11, 2012, we expressed our opinion that such financial statement presents fairly, in all material respects, net assets available for benefits of the Plan as of December 31, 2011, in accordance with accounting principles generally accepted in the United States of America.

Report on Form and Content in Compliance with DOL Rules and Regulations for the 2012 Financial Statements

The form and content of the information included in the 2012 financial statements and supplemental schedules, other than that derived from the information certified by the custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America, and in our opinion, is presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.



October 14, 2013
Clearwater, Florida

MBA RETIREMENT SAVINGS PLAN

Statements of Net Assets Available for Benefits

December 31, 2012 and 2011

	<u>2012</u>	<u>2011</u>
Assets:		
Investments, at fair value:		
Pooled separate accounts	\$ 14,621,571	-
Mutual funds	<u>5,636,952</u>	<u>16,716,889</u>
Total investments	20,258,523	16,716,889
Non-interest bearing cash	21,832	-
Receivables:		
Employer contributions	503,186	493,233
Participant contributions	190,545	163,112
Notes receivable from participants	627,360	496,846
Other	<u>-</u>	<u>104,729</u>
Total receivables	<u>1,321,091</u>	<u>1,257,920</u>
Total assets	21,601,446	17,974,809
Liabilities:		
Excess contributions payable	<u>6,047</u>	<u>4,169</u>
Net assets available for benefits	<u>\$ 21,595,399</u>	<u>17,970,640</u>

MBA RETIREMENT SAVINGS PLAN

Statement of Changes in Net Assets Available for Benefits

For the Year Ended December 31, 2012

Additions to net assets attributed to:

Investment income:

Dividends	\$ 265,440
Interest income on notes receivable from participants	22,112
Net appreciation in fair value of investments	<u>1,567,659</u>

Total investment income 1,855,211

Contributions:

Participant	1,959,175
Employer	1,041,506
Rollovers	<u>123,595</u>

Total contributions 3,124,276

Total additions 4,979,487

Deductions from net assets attributed to:

Benefit payments	1,783,749
Administrative and other expenses	<u>238,181</u>

Total deductions 2,021,930

Net increase 2,957,557

Plan transfers in	798,499
Plan transfers out	(131,297)

Net assets available for benefits at beginning of year 17,970,640

Net assets available for benefits at end of year \$ 21,595,399

MBA RETIREMENT SAVINGS PLAN

Notes to Financial Statements

December 31, 2012 and 2011

(1) Description of the Plan

Modern Business Associates, Inc. (MBA) is the Sponsor of the MBA Retirement Savings Plan (the Plan). Modern Business Associates III, Inc.; Modern Business Associates V, Inc.; STS Regional Administrative Services, Inc. (dba Modern Business Associates VI, Inc.); STS National Management Services, Inc. (dba Modern Business Associates VII, Inc.); STS National Administrative Services, Inc. (dba Modern Business Associates VIII, Inc.); STS Administrative Services of Florida, Inc. (dba Modern Business Associates IX, Inc.); STS Management Services of Florida, Inc. (dba Modern Business Associates X, Inc.); Modern Payroll Services, Inc. (dba Modern Business Associates XI); Modern Payroll Services II, Inc. (dba Modern Business Associates XII); Modern Payroll Services III, Inc. (dba Modern Business Associates XIII); Modern Payroll Services IV, Inc. (dba Modern Business Associates XIV); MBA Payroll Services, Inc. (dba Modern Business Associates XV); MBA Payroll Services II, Inc. (dba Modern Business Associates XVI); MBA Payroll Services III, Inc. (dba Modern Business Associates XVII); MBA Payroll Services IV, Inc. (dba Modern Business Associates XVIII) and MBA HRO, Inc. (dba MBA HRO) are related affiliates of the Sponsor and adopted the Plan as co-sponsors. These entities, along with MBA, are collectively referred to herein as the Sponsor. The Sponsor is a professional employer organization that provides its clients with assistance in payroll, benefits, and workers' compensation administration, as well as human resources support. The Sponsor and its clients are collectively referred to herein as the Employer. Participants and adopting clients should refer to the Plan document for a more complete description of the Plan's provisions.

(a) General

Effective June 1, 1997, MBA established a 401(k) plan for its employees. MBA's clients may also adopt the Plan by signing an adoption agreement. The terms of the Plan document apply uniformly to all clients who adopt; however, some variation is allowed. On December 1, 2008, the Plan adopted the Slavic Integrated Administration (dba Slavic 401k.com) PEO Volume Submitter Plan. On July 26, 2012, Plan assets of the Sponsor and various adopting clients of approximately \$14,000,000 were transferred from Slavic Integrated Administration, Inc. ("Slavic") to John Hancock Life Insurance Company (U.S.A.) ("John Hancock"). Concurrent with this transfer of assets to John Hancock, the Plan adopted The Pension Studio Volume Submitter Profit Sharing/401(k) Plan and the Plan's record keeper changed from Slavic to The Pension Studio for these assets held by John Hancock. Slavic remained the record keeper for all assets which were not transferred to John Hancock.

The Plan is a multiple-employer, defined contribution plan covering all full-time employees of the Employer who have one year of service and are 21 years of age or older. An adopting client may elect to waive or change the service eligibility requirement for individuals who are performing services for the adopting client as of the date the Plan is adopted. However, individuals hired after the adoption date are subject to the standard eligibility requirements, unless otherwise elected. An adopting client's employees receive service credit for service with the adopting client prior to the commencement of the co-employment relationship with MBA. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

MBA RETIREMENT SAVINGS PLAN

Notes to Financial Statements - Continued

(1) Description of the Plan - Continued

(b) Contributions

Each year, participants may contribute a portion of pretax annual compensation, as defined in the Plan, subject to Internal Revenue Code limitations. 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 rollovers from other qualified plans. Effective June 11, 2011, the plan was amended to allow rollover contributions from after-tax Roth 401(k) contributions. Roth 401(k) deferrals into the plan are not allowed.

An adopting client may elect to make matching, safe harbor, profit sharing or qualified non-elective contributions.

(c) Participant Accounts

Participants direct the investment of their contributions into various investment options offered by the Plan. The Employer may make matching, profit sharing, safe harbor and qualified non-elective contributions. An employee must be an eligible participant as documented in the Employer's adoption agreement to receive an allocation of any profit sharing contribution.

Each participant's account is credited with the participant's salary deferral contributions, an allocation of any Employer contributions and Plan earnings, and charged with an allocation of administrative expenses. 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.

(d) Vesting

Participants are immediately vested in salary deferral contributions, employer's qualified non-elective and safe harbor contributions, rollovers to the Plan, and any earnings thereon. Vesting in the matching and profit sharing contribution portion of their accounts plus actual earnings thereon is based on years of service.

(e) Forfeited Accounts

Any non-vested amounts in a terminated participant's account are forfeited by that participant. Forfeited amounts may be used to reduce future employer contributions or administrative expenses. At December 31, 2012 and 2011, there were approximately \$22,000 and \$23,000, respectively of unapplied forfeitures. During 2012, employer contributions were offset by approximately \$4,000 from forfeited, non-vested accounts.

MBA RETIREMENT SAVINGS PLAN

Notes to Financial Statements - Continued

(1) Description of the Plan - Continued

(f) Notes Receivable from Participants

Participants may borrow from their accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. The loans are secured by the balance in the participants' accounts and bear interest at a rate commensurate with local prevailing rates. Interest rates range from 4.00% to 6.25% at December 31, 2012. Principal and interest are paid ratably through payroll deductions.

(g) Benefit Payments

The Plan provides for the payment of vested benefits to participants upon retirement, death, disability, hardship, termination of employment, or upon reaching the age of 59½ years. Benefits are recorded when paid. In the event of termination, a participant shall be entitled to benefits equal to a lump sum amount equal to the value of the participant's vested interest in his or her account, to maintain their account with the Plan or a combination of both. If the value of a terminated participant's vested benefit does not exceed \$1,000, the entire amount shall be paid to the participant in a single lump sum.

(2) Summary of Significant Accounting Policies

(a) Basis of Accounting

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

(b) Investment Valuation and Income Recognition

Investments in mutual funds and pooled separate accounts are valued at fair value based on quoted market prices. Purchases and sales of securities are recorded on a trade date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation in fair value of investments includes both realized gains and losses on investments sold during the year and unrealized gains and losses on investments held at the end of the year.

MBA RETIREMENT SAVINGS PLAN

Notes to Financial Statements - Continued

(2) Summary of Significant Accounting Policies - Continued

(c) Recent Accounting Pronouncements

In May 2011, the Financial Accounting Standards Board (“FASB”) issued Accounting Standards Update No. 2011-04, *Amendments to Achieve Common Fair Value Measurement and Disclosure Requirements in US GAAP and IFRS* (ASU 2011-04), which is an update to Accounting Standards Codification Topic 820, *Fair Value Measurements and Disclosures*. These amendments explain how to measure fair value. The amendments do not require additional fair value measurements and are not intended to establish valuation standards or affect valuation practices outside of financial reporting. The amendments change the wording used to describe fair value measurements and disclosures, but often do not result in a change in the application of current guidance. Certain amendments clarify the intent about the application of existing fair value measurement requirements, while certain other amendments change a principle or requirement for fair value measurement or disclosure. This guidance was effective for annual periods beginning on or after December 15, 2011. Adoption of this guidance did not have a material impact on the Plan’s financial statements.

(d) Risks and Uncertainties

The Plan invests in a combination of investment securities which are exposed to various risks, such as interest rate, market and credit. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term would materially affect participants’ account balances and the amounts reported in the statements of net assets available for benefits.

(e) Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan Administrator to make estimates and assumptions that affect reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

(f) Administrative Expenses

All reasonable expenses related to Plan administration are allocated to participants in direct relation to their participant-directed investments. Plan expenses include all reasonable costs, charges and expenses incurred in connection with the administration of the Plan.

MBA RETIREMENT SAVINGS PLAN

Notes to Financial Statements - Continued

(3) Investments

The fair values of individual investments that represent 5% or more of the Plan's net assets available for benefits as of December 31, 2012 and 2011, are summarized as follows:

	<u>2012</u>	<u>2011</u>
Mutual funds:		
American Funds EuroPacific R6	\$ *	913,594
Vanguard Money Market Prime	*	1,861,937
Vanguard Short-Term Fed	*	3,187,625
Vanguard REIT Index Signal	*	952,471
Vanguard Total Stock Market Index Signal	*	1,999,602
Pooled separate accounts:		
John Hancock Retirement Choices at 2015	1,273,189	*
John Hancock Retirement Choices at 2020	1,789,890	*
John Hancock Retirement Choices at 2025	2,758,008	*
John Hancock Retirement Choices at 2030	1,879,240	*
John Hancock Retirement Choices at 2035	2,601,146	*
John Hancock Retirement Choices at 2040	1,326,000	*

* This item does not represent 5% or more of the Plan's net assets.

(4) Information Certified by Plan's Custodian (Unaudited)

The Plan Administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations and Disclosures under ERISA. Accordingly, John Hancock Life Insurance Company, one of the Plan's investment custodians, has certified that the following information included in the accompanying 2012 financial statements and supplemental schedules is complete and accurate:

- Investments in pooled separate accounts, non-interest bearing cash and \$500,061 in notes receivable from participants as of December 31, 2012 as shown in the 2012 statement of net assets available for benefits;
- Net appreciation in fair value of investments of \$574,212 and related investment activity and \$6,415 of interest income on notes receivable from participants for the year ended December 31, 2012, included in the statement of changes in net assets available for benefits;
- Investments in pooled separate accounts totaling \$14,621,571 and participant loans of \$500,061 included in the schedule of assets (held at end of year) as of December 31, 2012 included in the supplemental schedule;
- Reportable transactions for pooled separate accounts included in the supplemental schedule of reportable transactions.

MBA RETIREMENT SAVINGS PLAN

Notes to Financial Statements - Continued

(4) Information Certified by Plan's Custodian (Unaudited) - Continued

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the 2012 financial statements and supplemental schedule.

(5) Excess Contributions Payable

Excess contributions payable represent amounts due to certain active participants to return to them excess deferral and employer matching contributions as required to satisfy the relevant nondiscrimination provisions of the Plan.

(6) Plan Transfers

Several of the Sponsor's clients decided to participate in the Plan, and one decided to leave the Plan. Amounts transferred into the Plan from outside plans during 2012 totaled \$798,499. Amounts transferred out of the Plan to outside plans during 2012 totaled \$131,297.

(7) Party-in-Interest Transactions

Certain Plan investments are shares of pooled separate accounts managed by John Hancock. John Hancock is a custodian as defined, and therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for investment management services are included in net appreciation in fair value of the investments, as they are paid through revenue sharing, rather than a direct payment. During 2012, the Plan paid John Hancock approximately \$27,000 for record keeping services and paid Slavic approximately \$151,000 for administrative and record keeping fees. Additionally, the Plan paid approximately \$45,000 to the Plan Sponsor for trustee fees and approximately \$15,000 to The Pension Studio for administrative fees. These transactions qualify as party-in-interest transactions, as defined in Section 3(14) of ERISA. They are, however, expressly exempted from the prohibited transaction rule. The Company pays other fees related to the Plan's operations.

(8) Plan Termination

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

(9) Tax Status

Prior to July 2012, the Plan had adopted the Slavic 401K.com Volume Submitter Profit Sharing Plan (Slavic Plan). The Internal Revenue Service determined, by a letter dated April 17, 2008, that the Slavic Plan was designed in accordance with Section 401(a) of the Internal Revenue Code (Code). The Plan was amended since receiving the determination letter. However, the Plan Administrator believes that through the Plan's effective date, the Plan was designed and operated in compliance with the applicable requirements of the Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

MBA RETIREMENT SAVINGS PLAN

Notes to Financial Statements - Continued

(9) Tax Status - Continued

During July 2012, the Plan adopted the Pension Studio Volume Submitter Profit Sharing 401(k) Plan. The Internal Revenue Service has determined, by a letter dated March 31, 2008, that this Plan is designed in accordance with Section 401(a) of the Internal Revenue Code (Code). The Plan has been amended since receiving the determination letter. However, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan Administrator has analyzed tax positions taken by the Plan, and has concluded that as of December 31, 2012, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan Administrator believes it is no longer subject to income tax examinations for years prior to 2009.

(10) Fair Value Measurements

FASB *Accounting Standards Codification* (ASC) 820, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted market prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

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

Level 2: Inputs to the valuation methodology include:

- a) Quoted prices for similar assets or liabilities in active markets;
- b) Quoted prices for identical or similar assets or liabilities in inactive markets;
- c) Inputs other than quoted prices that are observable for the asset or liability;
- d) Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

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

MBA RETIREMENT SAVINGS PLAN

Notes to Financial Statements - Continued

(10) Fair Value Measurements - Continued

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in methodologies used at December 31, 2012 and 2011.

Mutual Funds

Mutual funds are valued at the net asset value ("NAV") of shares held by the Plan at year end. These assets are classified as Level 1 inputs.

Pooled Separate Accounts

Pooled separate accounts are valued at quoted market prices in exchange and active markets, which represent the net asset values of shares held by the Plan at year end and are classified as Level 1 investments.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

MBA RETIREMENT SAVINGS PLAN

Notes to Financial Statements - Continued

(10) Fair Value Measurements - Continued

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

Description	Assets Measured at Fair Value at 12/31/2012	Fair Value Measurements at 12/31/2012 Using		
		Quoted prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Mutual funds:				
Large-Cap Equity	\$ 1,672,385	1,672,385	-	-
Mid-Cap Equity	295,209	295,209	-	-
Small-Cap Equity	775,709	775,709	-	-
Emerging Market Equity	8	8	-	-
Developed International Equity	639,110	639,110	-	-
US Real Estate	171,171	171,171	-	-
Commodities	5	5	-	-
Short-Term Fixed Income	260,881	260,881	-	-
Intermediate Fixed Income	244,956	244,956	-	-
International Fixed Income	2,781	2,781	-	-
High Yield Fixed Income	355,654	355,654	-	-
Asset Allocation	632,079	632,079	-	-
Money Market	587,004	587,004	-	-
Pooled separate accounts:				
Large-Cap Equity	524,580	524,580	-	-
Mid-Cap Equity	238,914	238,914	-	-
Small-Cap Equity	180,242	180,242	-	-
Emerging Market Equity	49,187	49,187	-	-
Developed International Equity	139,703	139,703	-	-
Intermediate Fixed Income	249,472	249,472	-	-
Long-Term Fixed Income	66,324	66,324	-	-
International Fixed Income	56,177	56,177	-	-
High Yield Fixed Income	60,128	60,128	-	-
Asset Allocation	12,846,574	12,846,574	-	-
Money Market	210,270	210,270	-	-
	<u>\$ 20,258,523</u>	<u>20,258,523</u>	<u>-</u>	<u>-</u>

MBA RETIREMENT SAVINGS PLAN

Notes to Financial Statements - Continued

(10) Fair Value Measurements - Continued

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

Description	Assets Measured at Fair Value at 12/31/2011	Fair Value Measurements at 12/31/2011 Using		
		Quoted prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Mutual funds:				
Large-Cap Equity	\$ 3,697,915	3,697,915	-	-
Mid-Cap Equity	573,657	573,657	-	-
Small-Cap Equity	1,153,466	1,153,466	-	-
Emerging Market Equity	583,544	583,544	-	-
Developed International Equity	1,860,486	1,860,486	-	-
US Real Estate	1,269,873	1,269,873	-	-
Commodities	477,743	477,743	-	-
Short-Term Fixed Income	3,187,625	3,187,625	-	-
Intermediate Fixed Income	722,915	722,915	-	-
International Fixed Income	124,180	124,180	-	-
High Yield Fixed Income	353,631	353,631	-	-
Asset Allocation	849,917	849,917	-	-
Money Market	1,861,937	1,861,937	-	-
	<u>\$ 16,716,889</u>	<u>16,716,889</u>	<u>-</u>	<u>-</u>

MBA RETIREMENT SAVINGS PLAN

Notes to Financial Statements - Continued

(11) 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 as of December 31, 2012 and 2011:

	<u>2012</u>	<u>2011</u>
Net assets available for benefits per the financial statements	\$ 21,595,399	17,970,640
Additional employer contributions receivable reported on financial statements	(77,579)	(17,853)
Other receivable reported on financial statements	<u>-</u>	<u>(104,729)</u>
Net assets available for benefits per Schedule H of Form 5500, Line 1(l)	<u>\$ 21,517,820</u>	<u>17,848,058</u>

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

Net increase in net assets available for benefits per the financial statements	\$ 2,957,557
Additional 2012 employer contributions receivable reported on financial statements	(77,579)
Additional 2011 employer contributions receivable reported on financial statements	17,853
Other receivable reported on 2011 financial statements	<u>104,729</u>
Net income per Schedule H of Form 5500, Line 2(k)	<u>\$ 3,002,560</u>

(12) Subsequent Events

Plan management has evaluated events and transactions for potential recognition or disclosure through October 14, 2013 the date the financial statements were available to be issued.

MBA RETIREMENT SAVINGS PLAN

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

Employer Identification Number: 65-0739320

Plan Number: 333

December 31, 2012

(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 (if applicable)	(e) Current value
	Baron Small Cap	Mutual Fund	\$ 381,820
	Cohen & Steers Realty Shares	Mutual Fund	102,361
	Fidelity Spartan 500 Index	Mutual Fund	66,786
	Invesco Mid Cap Core Equity	Mutual Fund	139,675
	Columbia Acorn Int'l Select	Mutual Fund	188,986
	MFS Value Fund Class R4	Mutual Fund	357,301
	MFS Utilities A	Mutual Fund	212,668
	Vanguard Small Cap Index	Mutual Fund	43,966
	Columbia Mid Cap Value Primary Z	Mutual Fund	66,836
	Principal Investors High Yield II	Mutual Fund	355,654
	Allianz NFJ Small Cap Value Class R	Mutual Fund	156,925
	T Rowe Price New Asia	Mutual Fund	8
	T Rowe Price New Era	Mutual Fund	5
	T Rowe Price Small Cap Value	Mutual Fund	192,998
	PIMCO Total Return A	Mutual Fund	27,025
	American Capital World Bond Class R4	Mutual Fund	2,781
	American Euro Pacific Growth Class R4	Mutual Fund	348,996
	American Funds EuroPacific R6	Mutual Fund	79,477
	T Rowe Price Retirement 2010 Fund	Mutual Fund	17,605
	T Rowe Price Retirement 2020 Fund	Mutual Fund	209,606
	T Rowe Price Retirement 2025 Fund	Mutual Fund	330,899
	T Rowe Price Retirement 2030 Fund	Mutual Fund	46,835
	T Rowe Price Retirement 2040 Fund	Mutual Fund	27,134
	American Century Vista	Mutual Fund	2,006
	Vanguard Energy	Mutual Fund	59,432
	Vanguard Total Int'l Stock Index Fund	Mutual Fund	21,651
	Vanguard Mid Cap Index	Mutual Fund	86,692
	Vanguard Inflation Protected Secs	Mutual Fund	212,621
	Vanguard Money Market Prime	Mutual Fund	587,004
	Vanguard Short-Term Fed	Mutual Fund	260,881
	Vanguard REIT Index Signal	Mutual Fund	68,810
	Vanguard Total Stock Market Index Signal	Mutual Fund	341,334
	JP Morgan US Equity	Mutual Fund	156,807
	PIMCO Real Return	Mutual Fund	5,310
	T Rowe Price Blue Chip Growth	Mutual Fund	478,057
*	John Hancock Retirement Choices at 2010	Pooled Separate Account	197,135
*	John Hancock Retirement Choices at 2015	Pooled Separate Account	1,273,189
*	John Hancock Retirement Choices at 2020	Pooled Separate Account	1,789,890
*	John Hancock Retirement Choices at 2025	Pooled Separate Account	2,758,008
*	John Hancock Retirement Choices at 2030	Pooled Separate Account	1,879,240
*	John Hancock Retirement Choices at 2035	Pooled Separate Account	2,601,146
*	John Hancock Retirement Choices at 2040	Pooled Separate Account	1,326,000
*	John Hancock Retirement Choices at 2045	Pooled Separate Account	706,930
*	John Hancock Retirement Choices at 2050	Pooled Separate Account	315,036

(Continued)

MBA RETIREMENT SAVINGS PLAN

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

(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 (if applicable)	(e) Current value
*	DFA Emerging Markets Value Fund	Pooled Separate Account	\$ 49,187
*	John Hancock International Value Fund	Pooled Separate Account	1,304
*	DFA U.S. Small Cap Fund	Pooled Separate Account	42,632
*	Vanguard Small Cap Growth Index Fund	Pooled Separate Account	75,232
*	John Hancock International Equity Index Fund	Pooled Separate Account	8,591
*	John Hancock Small Cap Index Fund	Pooled Separate Account	24,160
*	Oppenheimer Intl Growth Fund	Pooled Separate Account	1,768
*	American Euro Pacific Growth Fund	Pooled Separate Account	59,034
*	Prudential Jennison 20/20 Focus Fund	Pooled Separate Account	50,534
*	Aston/Fairpointe Mid Cap Fund	Pooled Separate Account	23,172
*	John Hancock Small Cap Value Fund	Pooled Separate Account	38,218
*	John Hancock Blue Chip Growth Fund	Pooled Separate Account	138,193
*	John Hancock Value Fund	Pooled Separate Account	10,590
*	John Hancock Mid Cap Index Fund	Pooled Separate Account	30,297
*	American Funds New Perspective Fund	Pooled Separate Account	4,033
*	Prudential Jennison Mid Cap Growth Fund	Pooled Separate Account	174,855
*	American Funds Fundamental Investors	Pooled Separate Account	4,422
*	John Hancock Disciplined Value Fund	Pooled Separate Account	90,797
*	MFS Massachusetts Investors Fund	Pooled Separate Account	2,304
*	John Hancock Equity Income Fund	Pooled Separate Account	26,368
*	John Hancock 500 Index Fund	Pooled Separate Account	211,962
*	Ivy Asset Strategy Fund	Pooled Separate Account	28,583
*	BlackRock Global Allocation Fund	Pooled Separate Account	36,390
*	John Hancock U.S. High Yield Bond Fund	Pooled Separate Account	60,128
*	John Hancock Real Return Bond Fund	Pooled Separate Account	66,324
*	Templeton Global Bond Fund	Pooled Separate Account	56,177
*	John Hancock Strategic Income Opportunities Fund	Pooled Separate Account	2,375
*	John Hancock Active Bond Fund	Pooled Separate Account	43,776
*	John Hancock Total Return Fund	Pooled Separate Account	131,826
*	John Hancock Total Bond Market Fund	Pooled Separate Account	71,495
*	John Hancock Money Market Fund	Pooled Separate Account	210,270
	Total investments		20,258,523
*	Participant loans	4.00% to 6.25%	627,360
	* Party-in-interest		\$ 20,885,883

MBA RETIREMENT SAVINGS PLAN

Schedule H, Line 4j - Schedule of Reportable Transactions

Employer Identification Number: 65-0739320

Plan Number: 333

December 31, 2012

(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(e) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or loss
American Funds EuroPacific Growth Fund Class R-6	Mutual Fund	\$ 112,188	-	-	112,188	112,188	-
American Funds EuroPacific Growth Fund Class R-6	Mutual Fund	-	1,016,304	-	958,330	1,016,304	57,975
MFS Utilities Fund Class A	Mutual Fund	1,749,428	-	-	1,749,428	1,749,428	-
MFS Utilities Fund Class A	Mutual Fund	-	1,568,441	-	1,571,311	1,568,441	(2,871)
Vanguard Energy Fund Investor Shares	Mutual Fund	505,867	-	-	505,867	505,867	-
Vanguard Energy Fund Investor Shares	Mutual Fund	-	416,622	-	474,349	416,622	(57,726)
Vanguard REIT Index Fund Signal Shares	Mutual Fund	115,875	-	-	115,875	115,875	-
Vanguard REIT Index Fund Signal Shares	Mutual Fund	-	1,109,315	-	1,016,445	1,109,315	92,871
Vanguard Short-Term Federal Fund Investor Shares	Mutual Fund	790,890	-	-	790,890	790,890	-
Vanguard Short-Term Federal Fund Investor Shares	Mutual Fund	-	3,746,928	-	3,736,604	3,746,928	10,324
Vanguard Inflation-Protected Securities Fund Investor Shares	Mutual Fund	690,446	-	-	690,446	690,446	-
Vanguard Inflation-Protected Securities Fund Investor Shares	Mutual Fund	-	823,855	-	795,487	823,855	28,368
Vanguard Prime Money Market Fund Investor Class	Mutual Fund	1,123,754	-	-	1,123,754	1,123,754	-
Vanguard Prime Money Market Fund Investor Class	Mutual Fund	-	2,399,287	-	2,399,287	2,399,287	-
Vanguard Total Stock Market Index Fund Signal Shares	Mutual Fund	701,621	-	-	701,621	701,621	-
Vanguard Total Stock Market Index Fund Signal Shares	Mutual Fund	-	2,529,465	-	2,420,707	2,529,465	108,759
John Hancock Retirement Choices at 2015	Pooled Separate Account	1,529,587	-	-	1,529,587	1,529,587	-
John Hancock Retirement Choices at 2020	Pooled Separate Account	1,867,156	-	-	1,867,156	1,867,156	-
John Hancock Retirement Choices at 2025	Pooled Separate Account	3,039,235	-	-	3,039,235	3,039,235	-
John Hancock Retirement Choices at 2030	Pooled Separate Account	2,081,404	-	-	2,081,404	2,081,404	-
John Hancock Retirement Choices at 2035	Pooled Separate Account	2,678,346	-	-	2,678,346	2,678,346	-
John Hancock Retirement Choices at 2040	Pooled Separate Account	1,362,673	-	-	1,362,673	1,362,673	-

See accompanying independent auditor's report.

MBA RETIREMENT SAVINGS PLAN

Schedule H, Line 4j - Schedule of Reportable Transactions

Employer Identification Number: 65-0739320

Plan Number: 333

December 31, 2012

(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(e) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or loss
American Funds EuroPacific Growth Fund Class R-6	Mutual Fund	\$ 112,188	-	-	112,188	112,188	-
American Funds EuroPacific Growth Fund Class R-6	Mutual Fund	-	1,016,304	-	958,330	1,016,304	57,975
MFS Utilities Fund Class A	Mutual Fund	1,749,428	-	-	1,749,428	1,749,428	-
MFS Utilities Fund Class A	Mutual Fund	-	1,568,441	-	1,571,311	1,568,441	(2,871)
Vanguard Energy Fund Investor Shares	Mutual Fund	505,867	-	-	505,867	505,867	-
Vanguard Energy Fund Investor Shares	Mutual Fund	-	416,622	-	474,349	416,622	(57,726)
Vanguard REIT Index Fund Signal Shares	Mutual Fund	115,875	-	-	115,875	115,875	-
Vanguard REIT Index Fund Signal Shares	Mutual Fund	-	1,109,315	-	1,016,445	1,109,315	92,871
Vanguard Short-Term Federal Fund Investor Shares	Mutual Fund	790,890	-	-	790,890	790,890	-
Vanguard Short-Term Federal Fund Investor Shares	Mutual Fund	-	3,746,928	-	3,736,604	3,746,928	10,324
Vanguard Inflation-Protected Securities Fund Investor Shares	Mutual Fund	690,446	-	-	690,446	690,446	-
Vanguard Inflation-Protected Securities Fund Investor Shares	Mutual Fund	-	823,855	-	795,487	823,855	28,368
Vanguard Prime Money Market Fund Investor Class	Mutual Fund	1,123,754	-	-	1,123,754	1,123,754	-
Vanguard Prime Money Market Fund Investor Class	Mutual Fund	-	2,399,287	-	2,399,287	2,399,287	-
Vanguard Total Stock Market Index Fund Signal Shares	Mutual Fund	701,621	-	-	701,621	701,621	-
Vanguard Total Stock Market Index Fund Signal Shares	Mutual Fund	-	2,529,465	-	2,420,707	2,529,465	108,759
John Hancock Retirement Choices at 2015	Pooled Separate Account	1,529,587	-	-	1,529,587	1,529,587	-
John Hancock Retirement Choices at 2020	Pooled Separate Account	1,867,156	-	-	1,867,156	1,867,156	-
John Hancock Retirement Choices at 2025	Pooled Separate Account	3,039,235	-	-	3,039,235	3,039,235	-
John Hancock Retirement Choices at 2030	Pooled Separate Account	2,081,404	-	-	2,081,404	2,081,404	-
John Hancock Retirement Choices at 2035	Pooled Separate Account	2,678,346	-	-	2,678,346	2,678,346	-
John Hancock Retirement Choices at 2040	Pooled Separate Account	1,362,673	-	-	1,362,673	1,362,673	-

See accompanying independent auditor's report.

MBA RETIREMENT SAVINGS PLAN

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

Employer Identification Number: 65-0739320

Plan Number: 333

December 31, 2012

(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 (if applicable)	(e) Current value
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	Columbia Mid Cap Value Primary Z	Mutual Fund	66,836
	Principal Investors High Yield II	Mutual Fund	355,654
	Allianz NFJ Small Cap Value Class R	Mutual Fund	156,925
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	JP Morgan US Equity	Mutual Fund	156,807
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	T Rowe Price Blue Chip Growth	Mutual Fund	478,057
*	John Hancock Retirement Choices at 2010	Pooled Separate Account	197,135
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*	John Hancock Retirement Choices at 2020	Pooled Separate Account	1,789,890
*	John Hancock Retirement Choices at 2025	Pooled Separate Account	2,758,008
*	John Hancock Retirement Choices at 2030	Pooled Separate Account	1,879,240
*	John Hancock Retirement Choices at 2035	Pooled Separate Account	2,601,146
*	John Hancock Retirement Choices at 2040	Pooled Separate Account	1,326,000
*	John Hancock Retirement Choices at 2045	Pooled Separate Account	706,930
*	John Hancock Retirement Choices at 2050	Pooled Separate Account	315,036

(Continued)

MBA RETIREMENT SAVINGS PLAN

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

(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 (if applicable)	(e) Current value
*	DFA Emerging Markets Value Fund	Pooled Separate Account	\$ 49,187
*	John Hancock International Value Fund	Pooled Separate Account	1,304
*	DFA U.S. Small Cap Fund	Pooled Separate Account	42,632
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*	Prudential Jennison 20/20 Focus Fund	Pooled Separate Account	50,534
*	Aston/Fairpointe Mid Cap Fund	Pooled Separate Account	23,172
*	John Hancock Small Cap Value Fund	Pooled Separate Account	38,218
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*	American Funds New Perspective Fund	Pooled Separate Account	4,033
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*	American Funds Fundamental Investors	Pooled Separate Account	4,422
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*	BlackRock Global Allocation Fund	Pooled Separate Account	36,390
*	John Hancock U.S. High Yield Bond Fund	Pooled Separate Account	60,128
*	John Hancock Real Return Bond Fund	Pooled Separate Account	66,324
*	Templeton Global Bond Fund	Pooled Separate Account	56,177
*	John Hancock Strategic Income Opportunities Fund	Pooled Separate Account	2,375
*	John Hancock Active Bond Fund	Pooled Separate Account	43,776
*	John Hancock Total Return Fund	Pooled Separate Account	131,826
*	John Hancock Total Bond Market Fund	Pooled Separate Account	71,495
*	John Hancock Money Market Fund	Pooled Separate Account	210,270
	Total investments		20,258,523
*	Participant loans	4.00% to 6.25%	627,360
	* Party-in-interest		\$ 20,885,883