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

2013

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 10/01/1987

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

THE FORT MILLER GROUP, INC.

P. O. BOX 98
SCHUYLERVILLE, NY 12871

2b Employer Identification Number (EIN)
14-1459087

2c Sponsor's telephone number
518-695-5000

2d Business code (see instructions)
551112

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.	07/23/2014	RICHARD E. SCHUMAKER
	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 [X] 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:	**4b** EIN	
a Sponsor's name	**4c** PN	

5	Total number of participants at the beginning of the plan year	**5**	377
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**	340
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	53
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	393
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	1
f	Total. Add lines **6d** and **6e**.	**6f**	394
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	378
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	14
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

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)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[ ] Insurance	**(1)**	[ ] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(4)**	[ ] General assets of the sponsor

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

a Pension Schedules

(1) [X] **R** (Retirement Plan Information)

(2) [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary

(3) [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1) [X] **H** (Financial Information)

(2) [ ] **I** (Financial Information – Small Plan)

(3) [ ] **A** (Insurance Information)

(4) [X] **C** (Service Provider Information)

(5) [X] **D** (DFE/Participating Plan Information)

(6) [ ] **G** (Financial Transaction Schedules)

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2013** **This Form is Open to Public Inspection.**

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

A Name of plan THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN	**B** Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 THE FORT MILLER GROUP, INC.	**D** Employer Identification Number (EIN) 14-1459087

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

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

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

MASSMUTUAL RETIREMENT SERVICES, LLC

26-1589907

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 38 49 50 64 65 99	N/A	9770	Yes [X] No [ ]	Yes [X] No [ ]	40597	Yes [ ] No [X]

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

RELIANCE TRUST COMPANY

58-1428634

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 99	N/A	0	Yes [X] No [ ]	Yes [ ] No [X]	1568	Yes [ ] No [X]

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

BANK OF AMERICA CORPORATION

94-1687665

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
52 59 60 63	N/A	0	Yes [X] No [ ]	Yes [ ] No [X]	104866	Yes [ ] No [X]

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
MASSMUTUAL RETIREMENT SERVICES, LLC	15	40597

(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.
BANK OF AMERICA CORPORATION 94-1687665	SEE ATTACHED FORM 5500 SCHEDULE C REPORT

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
RELIANCE TRUST COMPANY	19 99	1568

(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.
MASSMUTUAL RETIREMENT SERVICES, LLC 26-1589907	SEE ATTACHED FORM 5500 SCHEDULE C REPORT

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
BANK OF AMERICA CORPORATION	52 59 60 63	104866

(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.
SEE ATTACHED SCHEDULE C REPORT 94-1687665	SEE ATTACHED FORM 5500 SCHEDULE C REPORT

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2013

This Form is Open to Public Inspection.

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

A Name of plan
THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
THE FORT MILLER GROUP, INC.

D Employer Identification Number (EIN)
14-1459087

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: PUTNAM STABLE VALUE FUND

b Name of sponsor of entity listed in (a): PUTNAM FIDUCIARY TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
04-3159710-202	C	2442627

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2013

This Form is Open to Public Inspection

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

A Name of plan
THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
THE FORT MILLER GROUP, INC.

D Employer Identification Number (EIN)
14-1459087

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	701679	790146
(9) Value of interest in common/collective trusts	1c(9)	2642656	2442627
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	24882416	32451881
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	28226751	35684654
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	28226751	35684654

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)	896355	
(B) Participants	2a(1)(B)	1331406	
(C) Others (including rollovers)	2a(1)(C)	127074	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		2354835
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)	22084	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		22084
(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)	1255342	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		1255342
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		35193
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		4915923
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		8583377
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1113072	
(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)		1113072
f Corrective distributions (see instructions)	2f		2632
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)	9770	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		9770
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1125474
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		7457903
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: TEAL BECKER CHIARAMONTE, CPAS, PC **(2)** EIN: 14-1624930

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? ..... ☐ Yes ☐ No ☐ Not determined

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

2013

This Form is Open to Public Inspection.

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

A Name of plan
THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
THE FORT MILLER GROUP, INC.

D Employer Identification Number (EIN)
14-1459087

Part I Distributions

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

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

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

EIN(s): 06-0974148

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	**14a**	
b The plan year immediately preceding the current plan year	**14b**	
c The second preceding plan year	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

THE FORT MILLER GROUP
INCENTIVE SAVINGS PLAN

DECEMBER 31, 2013 AND 2012

FINANCIAL STATEMENTS
TO BE ATTACHED TO
ORIGINAL TAX RETURN
FORM 5500
AS PER DOL REGULATIONS

PREPARED
FOR YOUR FILES

TEAL, BECKER & CHIARAMONTE, CPAs, P.C.

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SUPPLEMENTARY INFORMATION	**Schedule Number**
Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)	I

To The Board Of Trustees of
The Fort Miller Group Incentive Savings Plan
Schuylerville, New York

Independent Auditors' Report

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Fort Miller Group Incentive Savings Plan, which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits 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* paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Notes 3 and 4, which was certified by Reliance Trust Company, the Sub-Custodian of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan Administrator that the Sub-Custodian holds the Plan's investment assets and executes investment transactions. The Plan Administrator has obtained a certification from the Sub-Custodian as of and for the years ended December 31, 2013 and 2012 and for the year ended December 31, 2013, that the information provided to the Plan Administrator by the Sub-Custodian is complete and accurate.

Disclaimer of Opinion

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

Other Matter

The supplementary Schedule I, Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of and for the year ended December 31, 2013 is required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on this supplementary schedule.

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

The form and content of the information included in the financial statements and supplementary schedule, other than that derived from the information certified by the Sub-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 ERISA.

Teal, Becker & Chiaramonte CPAs P.C.

Albany, New York
July 21, 2014

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Statements Of Net Assets Available For Benefits

December 31

	2013	2012
Assets:		
Investments at fair value: (Notes 3 and 4)		
Mutual funds	$32,451,881	$24,882,416
Stable Value Fund	2,474,018	2,723,296
Total investments at fair value	34,925,899	27,605,712
Receivables:		
Notes receivable from participants	790,146	701,679
Employer contributions	36,525	24,750
Total receivables	826,671	726,429
Total assets	35,752,570	28,332,141
Liabilities:		
Excess contributions payable (Note 5)	-	2,356
Total liabilities	-	2,356
Net assets reflecting all investments at fair value	35,752,570	28,329,785
Adjustment from fair value to contract value for fully benefit-responsive investment contract (Note 2)	(31,391)	(80,640)
Net Assets Available For Benefits	$35,721,179	$28,249,145

See independent auditors' report
The accompanying notes are an integral part of these financial statements

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Statements Of Changes In Net Assets Available For Benefits

For The Years Ended December 31

	2013	2012
Additions to net assets attributed to:		
Investment income:		
Investment income	$ 1,312,904	$ 735,272
Net appreciation in fair value of investments (Note 3)	4,915,638	2,477,900
Total investment income	6,228,542	3,213,172
Contributions:		
Participants	1,331,406	1,268,386
Employer	908,130	894,606
Rollovers	127,074	-
Total contributions	2,366,610	2,162,992
Total additions to net assets	8,595,152	5,376,164
Deductions from net assets attributed to:		
Benefits paid to participants	1,113,348	543,967
Administrative expenses	9,770	8,415
Total deductions from net assets	1,123,118	552,382
Net increase in net assets available for benefits	7,472,034	4,823,782
Net assets available for benefits - beginning	28,249,145	23,425,363
Net Assets Available For Benefits - Ending	$35,721,179	$28,249,145

See independent auditors' report
The accompanying notes are an integral part of these financial statements

Note 1: Description Of Plan

The following description of The Fort Miller Group Incentive Savings Plan (the Plan) provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General - The Plan was established in October 1987, and is a defined contribution plan covering substantially all full-time non-union employees of The Fort Miller Group, Inc. (the Company), its subsidiaries, and affiliates. Individuals are eligible to participate following completion of six months of service and reaching 18 years of age. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions - Participants may contribute up to 40% of their annual compensation as defined by the Plan on a before-tax basis subject to the maximum amount allowed by Internal Revenue Code limitations. Effective January 1, 2002, eligible employees who have attained age 50 before the close of the Plan year shall be eligible to make catch-up contributions in accordance with Internal Revenue Code provisions. Participants may also contribute amounts representing distributions from other qualified plans.

The Company may make a discretionary matching contribution each year to the Plan equal to a percentage of the amount of participant contributions. In making the contribution, only participant contributions up to 10% of a participant's compensation shall be considered. An additional discretionary amount determined each year by the Company may be contributed after any discretionary matching contributions. All contributions are subject to Internal Revenue Code limitations.

Participants' accounts - Each participant's account is credited with the participant's contribution and allocation of (1) the Company's discretionary contributions, (2) earnings or losses of the Plan, and (3) forfeitures of terminated participants' nonvested accounts. Allocations of company discretionary contributions and forfeitures are based on the participants' qualified compensation. Earnings (or losses) are allocated based on participant account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

Vesting - Participants are immediately vested in their voluntary contributions and allocated investment earnings. Upon the attainment of three years of service, participants become fully vested in company discretionary contributions. Under the terms of the Plan, a year of service for vesting purposes is defined as 1,000 hours of service during any plan year. There is no partial vesting for less than three years of service. In the event of a participant's retirement, death, or disability, the participant becomes fully vested in the employer discretionary contribution for any plan year provided a year of service has been completed.

Note 1: Description Of Plan (Continued)

Forfeited accounts - As of December 31, 2013 and 2012, non vested forfeiture accounts totaled $48,482 and $33,302, respectively. For the years ended December 31, 2013 and 2012, no forfeitures were used to reduce employer contributions.

Payments of benefits - On the termination of service or separation of service due to death, disability, or retirement, a participant or their beneficiary will be entitled to receive payment of their vested interest in a single lump-sum distribution.

Participant loans - Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. The loans must be adequately secured and bear a reasonable rate of interest and payments must be made in accordance with the terms of the Plan.

Plan termination - Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, the account of each participant shall become fully vested in all contributions.

Note 2: Summary Of Significant Accounting Policies

Investment valuation and income recognition - Accounting principles generally accepted in the United States of America establish a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, and Level 3 inputs have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are used only when Level 1 or Level 2 inputs are not available. The three levels of the fair value hierarchy in accordance with accounting principles generally accepted in the United States of America are described below:

(a) Level 1: Unadjusted quoted prices in active markets for identical, unrestricted assets, or liabilities that the Plan has the ability to access at the measurement date;

(b) Level 2: Quoted prices which are not active, quoted prices for similar assets or liabilities in active markets, or inputs other than quoted prices that are observable (either directly or indirectly) for substantially the full term of the asset or liability; and

Note 2: Summary Of Significant Accounting Policies (Continued)

(c) Level 3: Significant unobservable prices or inputs (including the Plan's own assumptions in determining the fair value of investments) where there is little or no market activity for the asset or liability at the measurement date.

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 the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The preparation of the financial statements in accordance with accounting principles generally accepted in the United States of America require investment contracts held by a defined-contribution plan to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. As required, the statements of net assets available for benefits present the fair value of the investment contract as well as the adjustment of the fully benefit-responsive investment contract from fair value to contract value. The statements of changes in net assets available for benefits are prepared on a contract value basis.

The Plan's investments are held by an independent trust company. Investments, except for the Stable Value Fund, are valued at quoted market prices reported on the last day of the Plan year. The Plan's investment in the Stable Value Fund is reported at fair value and adjusted to contract value based on information provided in the audited financial statements of the Fund.

Purchases and sales of securities are recorded on a trade-date basis with the gain or loss based upon the average-cost method. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Notes receivable from participants - Loans to participants are reported at their unpaid principal balance plus any accrued but unpaid interest.

Income taxes - The Plan is exempt from federal income tax under the Internal Revenue Code. Tax positions are evaluated and recognized in the financial statements when it is more-likely-than-not the position will be sustained upon examination by tax authorities.

The Plan obtained its latest determination letter on May 31, 2005, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, the Plan Administrator believes that the Plan was qualified and the related trust was tax-exempt as of the financial statement date.

Note 2: Summary Of Significant Accounting Policies (Continued)

Estimates - The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. The application of these accounting principles involves the exercise of judgment and use of assumptions as to future uncertainties and, as a result, actual results could differ from these estimates. Plan management periodically evaluates estimates and assumptions used in the preparation of the financial statements and makes changes on a prospective basis when adjustments are necessary.

Presentation - Certain reclassifications, when applicable, are made to the prior year financial statement presentation to correspond to the current year's format. Reclassifications, when made, have no effect on net assets available for benefits or changes in net assets available for benefits.

Note 3: Investments

The statements of net assets available for benefits, the investment activities included in the statements of changes in net assets available for benefits for the years ended December 31, 2013 and 2012, and the accompanying notes to the financial statements (other than the assignment of levels) were prepared in part or entirely from information certified by Reliance Trust Company, the Sub-Custodian, in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The information certified includes total investments of $34,925,899 and $27,605,712 at December 31, 2013 and 2012, respectively, and related investment income of $6,206,458 and $3,190,989 for the years ended December 31, 2013 and 2012, respectively.

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

December 31, 2013

T Rowe Price Retirement 2020 - ADV	$3,752,149
Columbia Large Cap Index - Z	3,406,920
Columbia Small Cap Core - Z	2,759,512
Columbia Acorn Fund - Z	2,717,623
Franklin Dynatech Fund - A	2,550,512
Putnam Stable Value Fund	2,474,018
T Rowe Price Retirement 2030 - ADV	2,145,212
PIMCO Total Return Fund - A	2,096,868
Janus Fund - T	1,835,270

Note 3: Investments (Continued)

December 31, 2012

Putnam Stable Value Fund	$2,723,296
Columbia Large Cap Index - Z	2,538,085
T Rowe Price Retirement 2020 - ADV	2,522,055
PIMCO Total Return Fund - A	2,458,582
Columbia Small Cap Core - Z	2,204,301
Columbia Acorn Fund - Z	2,130,688
Franklin Dynatech Fund - A	1,797,461
Oppenheimer Global Fund - A	1,468,119

During the years ended December 31, 2013 and 2012, the Plan's investments in mutual funds (including gains and losses on investments bought and sold, as well as held during the years) appreciated in value by $4,915,638 and $2,477,900, respectively.

Note 4: Fair Value Measurements

The following is a description of the valuation methodologies used for assets at fair value at December 31, 2013 and 2012.

Mutual Funds: Valued at quoted market prices in active markets.

Stable Value Fund: Valued based on the terms of the underlying investment contract.

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

All assets have been valued using a market approach. There were no changes in the valuation techniques during the current year.

Note 4: Fair Value Measurements (Continued)

	Fair Value Measurements at Reporting Date Using:			
	Quoted Prices In Active Markets For Identical Assets (Level 1)	**Significant Other Observable Inputs (Level 2)**	**Significant Unobservable Inputs (Level 3)**	**Total Fair Value**
December 31, 2013				
Mutual funds:				
Target Retirement Funds	$ 8,165,255	$ -	$ -	$ 8,165,255
Growth Funds	7,827,404	-	-	7,827,404
Large Cap Funds	3,406,920	-	-	3,406,920
International Funds	3,143,093	-	-	3,143,093
Fixed Income Funds	2,846,915	-	-	2,846,915
Small Cap Funds	2,759,512	-	-	2,759,512
Value Funds	2,576,772	-	-	2,576,772
Mid Cap Funds	1,726,010	-	-	1,726,010
Stable Value Fund	-	2,474,018	-	2,474,018
Total Investments	$32,451,881	$2,474,018	$ -	$34,925,899
December 31, 2012				
Mutual funds:				
Growth Funds	$ 5,852,766	$ -	$ -	$ 5,852,766
Target Retirement Funds	5,651,996	-	-	5,651,996
Fixed Income Funds	3,282,237	-	-	3,282,237
International Funds	2,754,920	-	-	2,754,920
Large Cap Funds	2,538,085	-	-	2,538,085
Small Cap Funds	2,204,301	-	-	2,204,301
Value Funds	1,851,702	-	-	1,851,702
Mid Cap Funds	746,409	-	-	746,409
Stable Value Fund	-	2,723,296	-	2,723,296
Total Investments	$24,882,416	$2,723,296	$ -	$27,605,712

Note 4: Fair Value Measurements (Continued)

The Plan maintains an investment contract with Bank of America. Bank of America holds the contributions in pooled separate accounts. The accounts are credited with earnings associated with the underlying investments and charged for Plan withdrawals and administrative expenses.

As part of its investment selection process, the Plan entered into a fully benefit-responsive investment contract with Bank of America, Putnam Stable Value Fund. The primary objective of the Fund is to provide a competitive yield with minimal market-related risk through investing in a variety of guaranteed investment contracts, security-backed investment contracts, and money market instruments. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. However, the contract generally provides that withdrawals associated with certain events which are not in the ordinary course of fund operations, and are determined by the issuer to have a material adverse effect on the issuer's financial interest, will be paid with a market value adjustment to the contract value amount of such withdrawal as defined in the contract.

The crediting interest rate is based on an agreed-upon formula with the issuer. Such interest rates are reviewed for resetting.

Average Yields	2013	2012
Based On Actual Earnings	0.72%	0.72%
Based On Interest Rate Credited To Participants	1.86%	2.02%

Note 5: Excess Contributions

Contributions received from participants for 2012 are net of payments of $2,356, made on February 14, 2013 to certain active participants to return to them excess deferral contributions as required to satisfy the relevant nondiscrimination provisions of the Plan. The amount is also included in the Plan's statements of net assets available for benefits as excess contributions payable at December 31, 2012. There were no excess deferral contributions for the year ended December 31, 2013.

Note 6: Related Party Transactions

Certain fees for administrative services may be paid by the Company.

Note 7: Commitments And Contingencies

The Plan follows the guidance for uncertainty in income taxes. As of December 31, 2013, the Plan believes that it has appropriate support for the income tax positions taken and to be taken on its returns based on an assessment of many factors including experience and interpretations of tax laws applied to the facts of each matter. The Plan has concluded that there are no significant uncertain tax positions requiring disclosure, and there are no material amounts of unrecognized tax benefits. The Plan is no longer subject to federal, state, or local income tax examination by tax authorities for years before 2010.

Note 8: Reconciliation Of Financial Statements To Form 5500

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

	2013	2012
Net assets available for benefits per the financial statements	$35,721,179	$28,249,145
Adjustment for excess contributions payable	-	2,356
Adjustment for employers' contributions receivable	(36,525)	(24,750)
Net Assets Available For Benefits Per Schedule H Of Form 5500	$35,684,654	$28,226,751

The following is a reconciliation of total additions to net assets per the financial statements to Form 5500 for the year ended December 31, 2013:

Total additions to net assets per the financial statements	$ 8,595,152
Adjustment for employers' contributions receivable	(36,525)
Adjustment for prior year employers' contributions receivable	24,750
Total Income Per Schedule H Of Form 5500	$ 8,583,377

Note 9: Risks And Uncertainties

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

Note 10: Subsequent Events

Subsequent events have been evaluated through July 21, 2014, which is the date the financial statements were available to be issued.

SUPPLEMENTARY INFORMATION

Schedule I

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

EIN: 14-145908 PN: 002

December 31, 2013

(a)	(b)	(c)	(e)
	Identity Of Issue, Borrower, Lessor, Or Similar Party	**Description Of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value**	**Current Value**
	Investments:		
	T Rowe Price Retirement 2020 - ADV	Mutual Fund	$ 3,752,149
	Columbia Large Cap Index - Z	Mutual Fund	3,406,920
	Columbia Small Cap Core - Z	Mutual Fund	2,759,512
	Columbia Acorn Fund - Z	Mutual Fund	2,717,623
	Franklin Dynatech Fund - A	Mutual Fund	2,550,512
*	Putnam Stable Value Fund	Stable Value Fund	2,474,018
	T Rowe Price Retirement 2030 - ADV	Mutual Fund	2,145,212
	PIMCO Total Return Fund - A	Mutual Fund	2,096,868
	Janus Fund - T	Mutual Fund	1,835,270
	Columbia Mid Cap Index Fund - Z	Mutual Fund	1,726,010
	American Funds Europacific - R4	Mutual Fund	1,628,880
	T Rowe Price Equity Income - ADV	Mutual Fund	1,625,325
	Oppenheimer Global Fund - A	Mutual Fund	1,514,213
	Goldman Sachs Mid Cap Value - A	Mutual Fund	951,447
	T Rowe Price Retirement 2040 - ADV	Mutual Fund	808,621
	T Rowe Price Retirement 2010 - ADV	Mutual Fund	729,356
	Royce Value Plus - Service	Mutual Fund	723,999
	T Rowe Price Retirement Inc. - ADV	Mutual Fund	555,875
	Opp Global Strategic Income - A	Mutual Fund	478,245
	Federated US Gov 25 YR Inst Svc	Mutual Fund	271,802
	T Rowe Price Retirement 2050 - ADV	Mutual Fund	174,042
	Total investments		34,925,899
*	Participant Loans	3.25% - 6.5%	790,146
	Total		$35,716,045

THE FORT MILLER GROUP
INCENTIVE SAVINGS PLAN

DECEMBER 31, 2013 AND 2012

FINANCIAL STATEMENTS
TO BE ATTACHED TO
ORIGINAL TAX RETURN
FORM 5500
AS PER DOL REGULATIONS

PREPARED
FOR YOUR FILES

TEAL, BECKER & CHIARAMONTE, CPAs, P.C.

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SUPPLEMENTARY INFORMATION	**Schedule Number**
Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)	I

To The Board Of Trustees of
The Fort Miller Group Incentive Savings Plan
Schuylerville, New York

Independent Auditors' Report

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Fort Miller Group Incentive Savings Plan, which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits 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* paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Notes 3 and 4, which was certified by Reliance Trust Company, the Sub-Custodian of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan Administrator that the Sub-Custodian holds the Plan's investment assets and executes investment transactions. The Plan Administrator has obtained a certification from the Sub-Custodian as of and for the years ended December 31, 2013 and 2012 and for the year ended December 31, 2013, that the information provided to the Plan Administrator by the Sub-Custodian is complete and accurate.

Disclaimer of Opinion

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

Other Matter

The supplementary Schedule I, Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of and for the year ended December 31, 2013 is required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on this supplementary schedule.

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

The form and content of the information included in the financial statements and supplementary schedule, other than that derived from the information certified by the Sub-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 ERISA.

Teal, Becker & Chiaramonte CPAs P.C.

Albany, New York
July 21, 2014

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Statements Of Net Assets Available For Benefits

December 31

	2013	2012
Assets:		
Investments at fair value: (Notes 3 and 4)		
Mutual funds	$32,451,881	$24,882,416
Stable Value Fund	2,474,018	2,723,296
Total investments at fair value	34,925,899	27,605,712
Receivables:		
Notes receivable from participants	790,146	701,679
Employer contributions	36,525	24,750
Total receivables	826,671	726,429
Total assets	35,752,570	28,332,141
Liabilities:		
Excess contributions payable (Note 5)	-	2,356
Total liabilities	-	2,356
Net assets reflecting all investments at fair value	35,752,570	28,329,785
Adjustment from fair value to contract value for fully benefit-responsive investment contract (Note 2)	(31,391)	(80,640)
Net Assets Available For Benefits	$35,721,179	$28,249,145

See independent auditors' report
The accompanying notes are an integral part of these financial statements

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Statements Of Changes In Net Assets Available For Benefits

For The Years Ended December 31

	2013	2012
Additions to net assets attributed to:		
Investment income:		
Investment income	$ 1,312,904	$ 735,272
Net appreciation in fair value of investments (Note 3)	4,915,638	2,477,900
Total investment income	6,228,542	3,213,172
Contributions:		
Participants	1,331,406	1,268,386
Employer	908,130	894,606
Rollovers	127,074	-
Total contributions	2,366,610	2,162,992
Total additions to net assets	8,595,152	5,376,164
Deductions from net assets attributed to:		
Benefits paid to participants	1,113,348	543,967
Administrative expenses	9,770	8,415
Total deductions from net assets	1,123,118	552,382
Net increase in net assets available for benefits	7,472,034	4,823,782
Net assets available for benefits - beginning	28,249,145	23,425,363
Net Assets Available For Benefits - Ending	$35,721,179	$28,249,145

See independent auditors' report
The accompanying notes are an integral part of these financial statements

Note 1: Description Of Plan

The following description of The Fort Miller Group Incentive Savings Plan (the Plan) provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General - The Plan was established in October 1987, and is a defined contribution plan covering substantially all full-time non-union employees of The Fort Miller Group, Inc. (the Company), its subsidiaries, and affiliates. Individuals are eligible to participate following completion of six months of service and reaching 18 years of age. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions - Participants may contribute up to 40% of their annual compensation as defined by the Plan on a before-tax basis subject to the maximum amount allowed by Internal Revenue Code limitations. Effective January 1, 2002, eligible employees who have attained age 50 before the close of the Plan year shall be eligible to make catch-up contributions in accordance with Internal Revenue Code provisions. Participants may also contribute amounts representing distributions from other qualified plans.

The Company may make a discretionary matching contribution each year to the Plan equal to a percentage of the amount of participant contributions. In making the contribution, only participant contributions up to 10% of a participant's compensation shall be considered. An additional discretionary amount determined each year by the Company may be contributed after any discretionary matching contributions. All contributions are subject to Internal Revenue Code limitations.

Participants' accounts - Each participant's account is credited with the participant's contribution and allocation of (1) the Company's discretionary contributions, (2) earnings or losses of the Plan, and (3) forfeitures of terminated participants' nonvested accounts. Allocations of company discretionary contributions and forfeitures are based on the participants' qualified compensation. Earnings (or losses) are allocated based on participant account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

Vesting - Participants are immediately vested in their voluntary contributions and allocated investment earnings. Upon the attainment of three years of service, participants become fully vested in company discretionary contributions. Under the terms of the Plan, a year of service for vesting purposes is defined as 1,000 hours of service during any plan year. There is no partial vesting for less than three years of service. In the event of a participant's retirement, death, or disability, the participant becomes fully vested in the employer discretionary contribution for any plan year provided a year of service has been completed.

Note 1: Description Of Plan (Continued)

Forfeited accounts - As of December 31, 2013 and 2012, non vested forfeiture accounts totaled $48,482 and $33,302, respectively. For the years ended December 31, 2013 and 2012, no forfeitures were used to reduce employer contributions.

Payments of benefits - On the termination of service or separation of service due to death, disability, or retirement, a participant or their beneficiary will be entitled to receive payment of their vested interest in a single lump-sum distribution.

Participant loans - Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. The loans must be adequately secured and bear a reasonable rate of interest and payments must be made in accordance with the terms of the Plan.

Plan termination - Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, the account of each participant shall become fully vested in all contributions.

Note 2: Summary Of Significant Accounting Policies

Investment valuation and income recognition - Accounting principles generally accepted in the United States of America establish a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, and Level 3 inputs have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are used only when Level 1 or Level 2 inputs are not available. The three levels of the fair value hierarchy in accordance with accounting principles generally accepted in the United States of America are described below:

(a) Level 1: Unadjusted quoted prices in active markets for identical, unrestricted assets, or liabilities that the Plan has the ability to access at the measurement date;

(b) Level 2: Quoted prices which are not active, quoted prices for similar assets or liabilities in active markets, or inputs other than quoted prices that are observable (either directly or indirectly) for substantially the full term of the asset or liability; and

Note 2: Summary Of Significant Accounting Policies (Continued)

(c) Level 3: Significant unobservable prices or inputs (including the Plan's own assumptions in determining the fair value of investments) where there is little or no market activity for the asset or liability at the measurement date.

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 the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The preparation of the financial statements in accordance with accounting principles generally accepted in the United States of America require investment contracts held by a defined-contribution plan to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. As required, the statements of net assets available for benefits present the fair value of the investment contract as well as the adjustment of the fully benefit-responsive investment contract from fair value to contract value. The statements of changes in net assets available for benefits are prepared on a contract value basis.

The Plan's investments are held by an independent trust company. Investments, except for the Stable Value Fund, are valued at quoted market prices reported on the last day of the Plan year. The Plan's investment in the Stable Value Fund is reported at fair value and adjusted to contract value based on information provided in the audited financial statements of the Fund.

Purchases and sales of securities are recorded on a trade-date basis with the gain or loss based upon the average-cost method. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Notes receivable from participants - Loans to participants are reported at their unpaid principal balance plus any accrued but unpaid interest.

Income taxes - The Plan is exempt from federal income tax under the Internal Revenue Code. Tax positions are evaluated and recognized in the financial statements when it is more-likely-than-not the position will be sustained upon examination by tax authorities.

The Plan obtained its latest determination letter on May 31, 2005, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, the Plan Administrator believes that the Plan was qualified and the related trust was tax-exempt as of the financial statement date.

Note 2: Summary Of Significant Accounting Policies (Continued)

Estimates - The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. The application of these accounting principles involves the exercise of judgment and use of assumptions as to future uncertainties and, as a result, actual results could differ from these estimates. Plan management periodically evaluates estimates and assumptions used in the preparation of the financial statements and makes changes on a prospective basis when adjustments are necessary.

Presentation - Certain reclassifications, when applicable, are made to the prior year financial statement presentation to correspond to the current year's format. Reclassifications, when made, have no effect on net assets available for benefits or changes in net assets available for benefits.

Note 3: Investments

The statements of net assets available for benefits, the investment activities included in the statements of changes in net assets available for benefits for the years ended December 31, 2013 and 2012, and the accompanying notes to the financial statements (other than the assignment of levels) were prepared in part or entirely from information certified by Reliance Trust Company, the Sub-Custodian, in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The information certified includes total investments of $34,925,899 and $27,605,712 at December 31, 2013 and 2012, respectively, and related investment income of $6,206,458 and $3,190,989 for the years ended December 31, 2013 and 2012, respectively.

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

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T Rowe Price Retirement 2030 - ADV	2,145,212
PIMCO Total Return Fund - A	2,096,868
Janus Fund - T	1,835,270

Note 3: Investments (Continued)

December 31, 2012

Putnam Stable Value Fund	$2,723,296
Columbia Large Cap Index - Z	2,538,085
T Rowe Price Retirement 2020 - ADV	2,522,055
PIMCO Total Return Fund - A	2,458,582
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Columbia Acorn Fund - Z	2,130,688
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Oppenheimer Global Fund - A	1,468,119

During the years ended December 31, 2013 and 2012, the Plan's investments in mutual funds (including gains and losses on investments bought and sold, as well as held during the years) appreciated in value by $4,915,638 and $2,477,900, respectively.

Note 4: Fair Value Measurements

The following is a description of the valuation methodologies used for assets at fair value at December 31, 2013 and 2012.

Mutual Funds: Valued at quoted market prices in active markets.

Stable Value Fund: Valued based on the terms of the underlying investment contract.

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

All assets have been valued using a market approach. There were no changes in the valuation techniques during the current year.

Note 4: Fair Value Measurements (Continued)

	Fair Value Measurements at Reporting Date Using:			
	Quoted Prices In Active Markets For Identical Assets (Level 1)	**Significant Other Observable Inputs (Level 2)**	**Significant Unobservable Inputs (Level 3)**	**Total Fair Value**
December 31, 2013				
Mutual funds:				
Target Retirement Funds	$ 8,165,255	$ -	$ -	$ 8,165,255
Growth Funds	7,827,404	-	-	7,827,404
Large Cap Funds	3,406,920	-	-	3,406,920
International Funds	3,143,093	-	-	3,143,093
Fixed Income Funds	2,846,915	-	-	2,846,915
Small Cap Funds	2,759,512	-	-	2,759,512
Value Funds	2,576,772	-	-	2,576,772
Mid Cap Funds	1,726,010	-	-	1,726,010
Stable Value Fund	-	2,474,018	-	2,474,018
Total Investments	$32,451,881	$2,474,018	$ -	$34,925,899
December 31, 2012				
Mutual funds:				
Growth Funds	$ 5,852,766	$ -	$ -	$ 5,852,766
Target Retirement Funds	5,651,996	-	-	5,651,996
Fixed Income Funds	3,282,237	-	-	3,282,237
International Funds	2,754,920	-	-	2,754,920
Large Cap Funds	2,538,085	-	-	2,538,085
Small Cap Funds	2,204,301	-	-	2,204,301
Value Funds	1,851,702	-	-	1,851,702
Mid Cap Funds	746,409	-	-	746,409
Stable Value Fund	-	2,723,296	-	2,723,296
Total Investments	$24,882,416	$2,723,296	$ -	$27,605,712

Note 4: Fair Value Measurements (Continued)

The Plan maintains an investment contract with Bank of America. Bank of America holds the contributions in pooled separate accounts. The accounts are credited with earnings associated with the underlying investments and charged for Plan withdrawals and administrative expenses.

As part of its investment selection process, the Plan entered into a fully benefit-responsive investment contract with Bank of America, Putnam Stable Value Fund. The primary objective of the Fund is to provide a competitive yield with minimal market-related risk through investing in a variety of guaranteed investment contracts, security-backed investment contracts, and money market instruments. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. However, the contract generally provides that withdrawals associated with certain events which are not in the ordinary course of fund operations, and are determined by the issuer to have a material adverse effect on the issuer's financial interest, will be paid with a market value adjustment to the contract value amount of such withdrawal as defined in the contract.

The crediting interest rate is based on an agreed-upon formula with the issuer. Such interest rates are reviewed for resetting.

Average Yields	2013	2012
Based On Actual Earnings	0.72%	0.72%
Based On Interest Rate Credited To Participants	1.86%	2.02%

Note 5: Excess Contributions

Contributions received from participants for 2012 are net of payments of $2,356, made on February 14, 2013 to certain active participants to return to them excess deferral contributions as required to satisfy the relevant nondiscrimination provisions of the Plan. The amount is also included in the Plan's statements of net assets available for benefits as excess contributions payable at December 31, 2012. There were no excess deferral contributions for the year ended December 31, 2013.

Note 6: Related Party Transactions

Certain fees for administrative services may be paid by the Company.

Note 7: Commitments And Contingencies

The Plan follows the guidance for uncertainty in income taxes. As of December 31, 2013, the Plan believes that it has appropriate support for the income tax positions taken and to be taken on its returns based on an assessment of many factors including experience and interpretations of tax laws applied to the facts of each matter. The Plan has concluded that there are no significant uncertain tax positions requiring disclosure, and there are no material amounts of unrecognized tax benefits. The Plan is no longer subject to federal, state, or local income tax examination by tax authorities for years before 2010.

Note 8: Reconciliation Of Financial Statements To Form 5500

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

	2013	2012
Net assets available for benefits per the financial statements	$35,721,179	$28,249,145
Adjustment for excess contributions payable	-	2,356
Adjustment for employers' contributions receivable	(36,525)	(24,750)
Net Assets Available For Benefits Per Schedule H Of Form 5500	$35,684,654	$28,226,751

The following is a reconciliation of total additions to net assets per the financial statements to Form 5500 for the year ended December 31, 2013:

Total additions to net assets per the financial statements	$ 8,595,152
Adjustment for employers' contributions receivable	(36,525)
Adjustment for prior year employers' contributions receivable	24,750
Total Income Per Schedule H Of Form 5500	$ 8,583,377

Note 9: Risks And Uncertainties

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

Note 10: Subsequent Events

Subsequent events have been evaluated through July 21, 2014, which is the date the financial statements were available to be issued.

SUPPLEMENTARY INFORMATION

Schedule I

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

EIN: 14-145908 PN: 002

December 31, 2013

(a)	(b)	(c)	(e)
	Identity Of Issue, Borrower, Lessor, Or Similar Party	**Description Of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value**	**Current Value**
	Investments:		
	T Rowe Price Retirement 2020 - ADV	Mutual Fund	$ 3,752,149
	Columbia Large Cap Index - Z	Mutual Fund	3,406,920
	Columbia Small Cap Core - Z	Mutual Fund	2,759,512
	Columbia Acorn Fund - Z	Mutual Fund	2,717,623
	Franklin Dynatech Fund - A	Mutual Fund	2,550,512
*	Putnam Stable Value Fund	Stable Value Fund	2,474,018
	T Rowe Price Retirement 2030 - ADV	Mutual Fund	2,145,212
	PIMCO Total Return Fund - A	Mutual Fund	2,096,868
	Janus Fund - T	Mutual Fund	1,835,270
	Columbia Mid Cap Index Fund - Z	Mutual Fund	1,726,010
	American Funds Europacific - R4	Mutual Fund	1,628,880
	T Rowe Price Equity Income - ADV	Mutual Fund	1,625,325
	Oppenheimer Global Fund - A	Mutual Fund	1,514,213
	Goldman Sachs Mid Cap Value - A	Mutual Fund	951,447
	T Rowe Price Retirement 2040 - ADV	Mutual Fund	808,621
	T Rowe Price Retirement 2010 - ADV	Mutual Fund	729,356
	Royce Value Plus - Service	Mutual Fund	723,999
	T Rowe Price Retirement Inc. - ADV	Mutual Fund	555,875
	Opp Global Strategic Income - A	Mutual Fund	478,245
	Federated US Gov 25 YR Inst Svc	Mutual Fund	271,802
	T Rowe Price Retirement 2050 - ADV	Mutual Fund	174,042
	Total investments		34,925,899
*	Participant Loans	3.25% - 6.5%	790,146
	Total		$35,716,045

Fee and Compensation Disclosure Report

This document is intended to assist a plan administrator ("you") in completing the Form 5500 Schedule C[1] by identifying different types of compensation paid with respect to the product utilized by your plan.

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

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

Please note that, unless otherwise indicated in the descriptions contained in this report, direct compensation is presented on a plan year basis 01/01/2013 - 12/31/2013 and indirect compensation is presented on a calendar year basis ending 12/31/2013.

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

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

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

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

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

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

FORT MILLER GRP INCENTIVE SAV PLAN (675066)
EIN #: 14-1459087

Please note that, unless otherwise indicated in the descriptions contained in this report, direct compensation is presented on a plan year basis 01/01/2013 - 12/31/2013 and indirect compensation is presented on a calendar year basis ending 12/31/2013.

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

Total Direct Compensation Paid **$9,770.00**

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

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

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

Direct Compensation **$9,770.00**

The total amount identified above reflects fees deducted from plan assets at the plan administrator's direction for the 2013 plan year for the above named recipient. Please review other service providers, below, to determine whether direct fees were also paid to them. Also, please review your records to determine whether other service providers may have received any compensation not reported below (e.g., a reimbursement paid to any plan fiduciary, your employee benefits counsel, or a plan auditor).

Note: Due to system accounting protocols (including 'cash basis' accounting), amounts reported as Direct Compensation and amounts reported as paid to MassMutual Retirement Services, LLC ("MMRS") are the net result of aggregating direct compensation after the effects of adjustments processed in 2013, some of which may have pertained to prior years.

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

Indirect Compensation

Recordkeeping Service Fees Payor: Bank of America Corporation EIN: 94-1687665 **$40,596.92**

Non Monetary Compensation

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

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

Recipient: Bank of America Corporation EIN: 94-1687665

Direct/Indirect Compensation

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

Recipient: Reliance Trust Company EIN: 58-1428634

Indirect Compensation

Custodial/Trust service fee **$1,567.78**
Service Codes: 19, 25, 99

Payors: Massachusetts Mutual Life Insurance Company EIN: 04-1590850
MassMutual Retirement Services, LLC EIN: 26-1589907

This is an estimate based on multiplying actual 2013 month end assets by 0.005%/12 and then summing the results.

Direct Revenue Detail

Recipient: ***MassMutual Retirement Services, LLC***

Fee Description	**Dollar Amount**
Loan Set-up Fee	$9,200.00
One-Time Distribution Fee	$570.00
Total Direct Revenue:	**$9,770.00**
Grand Total Direct Fees:	**$9,770.00**

Fee and Compensation Disclosure Report

This document is intended to assist a plan administrator ("you") in completing the Form 5500 Schedule C[1] by identifying different types of compensation paid with respect to the product utilized by your plan.

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

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

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

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

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

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

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

FORT MILLER GRP INCENTIVE SAV PLAN (675066)
EIN #: 14-1459087

Please note that, unless otherwise indicated in the descriptions contained in this report, direct compensation is presented on a plan year basis 01/01/2013 - 12/31/2013 and indirect compensation is presented on a calendar year basis ending 12/31/2013.

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

Total Direct Compensation Paid **$9,770.00**

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

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

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

Direct Compensation **$9,770.00**

The total amount identified above reflects fees deducted from plan assets at the plan administrator's direction for the 2013 plan year for the above named recipient. Please review other service providers, below, to determine whether direct fees were also paid to them. Also, please review your records to determine whether other service providers may have received any compensation not reported below (e.g., a reimbursement paid to any plan fiduciary, your employee benefits counsel, or a plan auditor).

Note: Due to system accounting protocols (including 'cash basis' accounting), amounts reported as Direct Compensation and amounts reported as paid to MassMutual Retirement Services, LLC ("MMRS") are the net result of aggregating direct compensation after the effects of adjustments processed in 2013, some of which may have pertained to prior years.

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

Indirect Compensation

Recordkeeping Service Fees Payor: Bank of America Corporation EIN: 94-1687665 **$40,596.92**

Non Monetary Compensation

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

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

Recipient: Bank of America Corporation EIN: 94-1687665

Direct/Indirect Compensation

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

Recipient: Reliance Trust Company EIN: 58-1428634

Indirect Compensation

Custodial/Trust service fee **$1,567.78**
Service Codes: 19, 25, 99

Payors: Massachusetts Mutual Life Insurance Company EIN: 04-1590850
MassMutual Retirement Services, LLC EIN: 26-1589907

This is an estimate based on multiplying actual 2013 month end assets by 0.005%/12 and then summing the results.

Direct Revenue Detail

Recipient: ***MassMutual Retirement Services, LLC***

Fee Description	**Dollar Amount**
Loan Set-up Fee	$9,200.00
One-Time Distribution Fee	$570.00
Total Direct Revenue:	**$9,770.00**
Grand Total Direct Fees:	**$9,770.00**

THE FORT MILLER GROUP
INCENTIVE SAVINGS PLAN

DECEMBER 31, 2013 AND 2012

FINANCIAL STATEMENTS
TO BE ATTACHED TO
ORIGINAL TAX RETURN
FORM 5500
AS PER DOL REGULATIONS

PREPARED
FOR YOUR FILES

TEAL, BECKER & CHIARAMONTE, CPAs, P.C.

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SUPPLEMENTARY INFORMATION	**Schedule Number**
Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)	I

To The Board Of Trustees of
The Fort Miller Group Incentive Savings Plan
Schuylerville, New York

Independent Auditors' Report

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Fort Miller Group Incentive Savings Plan, which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits 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* paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Notes 3 and 4, which was certified by Reliance Trust Company, the Sub-Custodian of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan Administrator that the Sub-Custodian holds the Plan's investment assets and executes investment transactions. The Plan Administrator has obtained a certification from the Sub-Custodian as of and for the years ended December 31, 2013 and 2012 and for the year ended December 31, 2013, that the information provided to the Plan Administrator by the Sub-Custodian is complete and accurate.

Disclaimer of Opinion

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

Other Matter

The supplementary Schedule I, Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of and for the year ended December 31, 2013 is required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on this supplementary schedule.

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

The form and content of the information included in the financial statements and supplementary schedule, other than that derived from the information certified by the Sub-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 ERISA.

Teal, Becker & Chiaramonte CPAs P.C.

Albany, New York
July 21, 2014

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Statements Of Net Assets Available For Benefits

December 31

	2013	2012
Assets:		
Investments at fair value: (Notes 3 and 4)		
Mutual funds	$32,451,881	$24,882,416
Stable Value Fund	2,474,018	2,723,296
Total investments at fair value	34,925,899	27,605,712
Receivables:		
Notes receivable from participants	790,146	701,679
Employer contributions	36,525	24,750
Total receivables	826,671	726,429
Total assets	35,752,570	28,332,141
Liabilities:		
Excess contributions payable (Note 5)	-	2,356
Total liabilities	-	2,356
Net assets reflecting all investments at fair value	35,752,570	28,329,785
Adjustment from fair value to contract value for fully benefit-responsive investment contract (Note 2)	(31,391)	(80,640)
Net Assets Available For Benefits	$35,721,179	$28,249,145

See independent auditors' report
The accompanying notes are an integral part of these financial statements

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Statements Of Changes In Net Assets Available For Benefits

For The Years Ended December 31

	2013	2012
Additions to net assets attributed to:		
Investment income:		
Investment income	$ 1,312,904	$ 735,272
Net appreciation in fair value of investments (Note 3)	4,915,638	2,477,900
Total investment income	6,228,542	3,213,172
Contributions:		
Participants	1,331,406	1,268,386
Employer	908,130	894,606
Rollovers	127,074	-
Total contributions	2,366,610	2,162,992
Total additions to net assets	8,595,152	5,376,164
Deductions from net assets attributed to:		
Benefits paid to participants	1,113,348	543,967
Administrative expenses	9,770	8,415
Total deductions from net assets	1,123,118	552,382
Net increase in net assets available for benefits	7,472,034	4,823,782
Net assets available for benefits - beginning	28,249,145	23,425,363
Net Assets Available For Benefits - Ending	$35,721,179	$28,249,145

See independent auditors' report
The accompanying notes are an integral part of these financial statements

Note 1: Description Of Plan

The following description of The Fort Miller Group Incentive Savings Plan (the Plan) provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General - The Plan was established in October 1987, and is a defined contribution plan covering substantially all full-time non-union employees of The Fort Miller Group, Inc. (the Company), its subsidiaries, and affiliates. Individuals are eligible to participate following completion of six months of service and reaching 18 years of age. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions - Participants may contribute up to 40% of their annual compensation as defined by the Plan on a before-tax basis subject to the maximum amount allowed by Internal Revenue Code limitations. Effective January 1, 2002, eligible employees who have attained age 50 before the close of the Plan year shall be eligible to make catch-up contributions in accordance with Internal Revenue Code provisions. Participants may also contribute amounts representing distributions from other qualified plans.

The Company may make a discretionary matching contribution each year to the Plan equal to a percentage of the amount of participant contributions. In making the contribution, only participant contributions up to 10% of a participant's compensation shall be considered. An additional discretionary amount determined each year by the Company may be contributed after any discretionary matching contributions. All contributions are subject to Internal Revenue Code limitations.

Participants' accounts - Each participant's account is credited with the participant's contribution and allocation of (1) the Company's discretionary contributions, (2) earnings or losses of the Plan, and (3) forfeitures of terminated participants' nonvested accounts. Allocations of company discretionary contributions and forfeitures are based on the participants' qualified compensation. Earnings (or losses) are allocated based on participant account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

Vesting - Participants are immediately vested in their voluntary contributions and allocated investment earnings. Upon the attainment of three years of service, participants become fully vested in company discretionary contributions. Under the terms of the Plan, a year of service for vesting purposes is defined as 1,000 hours of service during any plan year. There is no partial vesting for less than three years of service. In the event of a participant's retirement, death, or disability, the participant becomes fully vested in the employer discretionary contribution for any plan year provided a year of service has been completed.

Note 1: Description Of Plan (Continued)

Forfeited accounts - As of December 31, 2013 and 2012, non vested forfeiture accounts totaled $48,482 and $33,302, respectively. For the years ended December 31, 2013 and 2012, no forfeitures were used to reduce employer contributions.

Payments of benefits - On the termination of service or separation of service due to death, disability, or retirement, a participant or their beneficiary will be entitled to receive payment of their vested interest in a single lump-sum distribution.

Participant loans - Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. The loans must be adequately secured and bear a reasonable rate of interest and payments must be made in accordance with the terms of the Plan.

Plan termination - Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, the account of each participant shall become fully vested in all contributions.

Note 2: Summary Of Significant Accounting Policies

Investment valuation and income recognition - Accounting principles generally accepted in the United States of America establish a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, and Level 3 inputs have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are used only when Level 1 or Level 2 inputs are not available. The three levels of the fair value hierarchy in accordance with accounting principles generally accepted in the United States of America are described below:

(a) Level 1: Unadjusted quoted prices in active markets for identical, unrestricted assets, or liabilities that the Plan has the ability to access at the measurement date;

(b) Level 2: Quoted prices which are not active, quoted prices for similar assets or liabilities in active markets, or inputs other than quoted prices that are observable (either directly or indirectly) for substantially the full term of the asset or liability; and

Note 2: Summary Of Significant Accounting Policies (Continued)

(c) Level 3: Significant unobservable prices or inputs (including the Plan's own assumptions in determining the fair value of investments) where there is little or no market activity for the asset or liability at the measurement date.

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 the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The preparation of the financial statements in accordance with accounting principles generally accepted in the United States of America require investment contracts held by a defined-contribution plan to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. As required, the statements of net assets available for benefits present the fair value of the investment contract as well as the adjustment of the fully benefit-responsive investment contract from fair value to contract value. The statements of changes in net assets available for benefits are prepared on a contract value basis.

The Plan's investments are held by an independent trust company. Investments, except for the Stable Value Fund, are valued at quoted market prices reported on the last day of the Plan year. The Plan's investment in the Stable Value Fund is reported at fair value and adjusted to contract value based on information provided in the audited financial statements of the Fund.

Purchases and sales of securities are recorded on a trade-date basis with the gain or loss based upon the average-cost method. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Notes receivable from participants - Loans to participants are reported at their unpaid principal balance plus any accrued but unpaid interest.

Income taxes - The Plan is exempt from federal income tax under the Internal Revenue Code. Tax positions are evaluated and recognized in the financial statements when it is more-likely-than-not the position will be sustained upon examination by tax authorities.

The Plan obtained its latest determination letter on May 31, 2005, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, the Plan Administrator believes that the Plan was qualified and the related trust was tax-exempt as of the financial statement date.

Note 2: Summary Of Significant Accounting Policies (Continued)

Estimates - The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. The application of these accounting principles involves the exercise of judgment and use of assumptions as to future uncertainties and, as a result, actual results could differ from these estimates. Plan management periodically evaluates estimates and assumptions used in the preparation of the financial statements and makes changes on a prospective basis when adjustments are necessary.

Presentation - Certain reclassifications, when applicable, are made to the prior year financial statement presentation to correspond to the current year's format. Reclassifications, when made, have no effect on net assets available for benefits or changes in net assets available for benefits.

Note 3: Investments

The statements of net assets available for benefits, the investment activities included in the statements of changes in net assets available for benefits for the years ended December 31, 2013 and 2012, and the accompanying notes to the financial statements (other than the assignment of levels) were prepared in part or entirely from information certified by Reliance Trust Company, the Sub-Custodian, in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The information certified includes total investments of $34,925,899 and $27,605,712 at December 31, 2013 and 2012, respectively, and related investment income of $6,206,458 and $3,190,989 for the years ended December 31, 2013 and 2012, respectively.

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

December 31, 2013

T Rowe Price Retirement 2020 - ADV	$3,752,149
Columbia Large Cap Index - Z	3,406,920
Columbia Small Cap Core - Z	2,759,512
Columbia Acorn Fund - Z	2,717,623
Franklin Dynatech Fund - A	2,550,512
Putnam Stable Value Fund	2,474,018
T Rowe Price Retirement 2030 - ADV	2,145,212
PIMCO Total Return Fund - A	2,096,868
Janus Fund - T	1,835,270

Note 3: Investments (Continued)

December 31, 2012

Putnam Stable Value Fund	$2,723,296
Columbia Large Cap Index - Z	2,538,085
T Rowe Price Retirement 2020 - ADV	2,522,055
PIMCO Total Return Fund - A	2,458,582
Columbia Small Cap Core - Z	2,204,301
Columbia Acorn Fund - Z	2,130,688
Franklin Dynatech Fund - A	1,797,461
Oppenheimer Global Fund - A	1,468,119

During the years ended December 31, 2013 and 2012, the Plan's investments in mutual funds (including gains and losses on investments bought and sold, as well as held during the years) appreciated in value by $4,915,638 and $2,477,900, respectively.

Note 4: Fair Value Measurements

The following is a description of the valuation methodologies used for assets at fair value at December 31, 2013 and 2012.

Mutual Funds: Valued at quoted market prices in active markets.

Stable Value Fund: Valued based on the terms of the underlying investment contract.

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

All assets have been valued using a market approach. There were no changes in the valuation techniques during the current year.

Note 4: Fair Value Measurements (Continued)

	Fair Value Measurements at Reporting Date Using:			
	Quoted Prices In Active Markets For Identical Assets (Level 1)	**Significant Other Observable Inputs (Level 2)**	**Significant Unobservable Inputs (Level 3)**	**Total Fair Value**
December 31, 2013				
Mutual funds:				
Target Retirement Funds	$ 8,165,255	$ -	$ -	$ 8,165,255
Growth Funds	7,827,404	-	-	7,827,404
Large Cap Funds	3,406,920	-	-	3,406,920
International Funds	3,143,093	-	-	3,143,093
Fixed Income Funds	2,846,915	-	-	2,846,915
Small Cap Funds	2,759,512	-	-	2,759,512
Value Funds	2,576,772	-	-	2,576,772
Mid Cap Funds	1,726,010	-	-	1,726,010
Stable Value Fund	-	2,474,018	-	2,474,018
Total Investments	$32,451,881	$2,474,018	$ -	$34,925,899
December 31, 2012				
Mutual funds:				
Growth Funds	$ 5,852,766	$ -	$ -	$ 5,852,766
Target Retirement Funds	5,651,996	-	-	5,651,996
Fixed Income Funds	3,282,237	-	-	3,282,237
International Funds	2,754,920	-	-	2,754,920
Large Cap Funds	2,538,085	-	-	2,538,085
Small Cap Funds	2,204,301	-	-	2,204,301
Value Funds	1,851,702	-	-	1,851,702
Mid Cap Funds	746,409	-	-	746,409
Stable Value Fund	-	2,723,296	-	2,723,296
Total Investments	$24,882,416	$2,723,296	$ -	$27,605,712

Note 4: Fair Value Measurements (Continued)

The Plan maintains an investment contract with Bank of America. Bank of America holds the contributions in pooled separate accounts. The accounts are credited with earnings associated with the underlying investments and charged for Plan withdrawals and administrative expenses.

As part of its investment selection process, the Plan entered into a fully benefit-responsive investment contract with Bank of America, Putnam Stable Value Fund. The primary objective of the Fund is to provide a competitive yield with minimal market-related risk through investing in a variety of guaranteed investment contracts, security-backed investment contracts, and money market instruments. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. However, the contract generally provides that withdrawals associated with certain events which are not in the ordinary course of fund operations, and are determined by the issuer to have a material adverse effect on the issuer's financial interest, will be paid with a market value adjustment to the contract value amount of such withdrawal as defined in the contract.

The crediting interest rate is based on an agreed-upon formula with the issuer. Such interest rates are reviewed for resetting.

Average Yields	2013	2012
Based On Actual Earnings	0.72%	0.72%
Based On Interest Rate Credited To Participants	1.86%	2.02%

Note 5: Excess Contributions

Contributions received from participants for 2012 are net of payments of $2,356, made on February 14, 2013 to certain active participants to return to them excess deferral contributions as required to satisfy the relevant nondiscrimination provisions of the Plan. The amount is also included in the Plan's statements of net assets available for benefits as excess contributions payable at December 31, 2012. There were no excess deferral contributions for the year ended December 31, 2013.

Note 6: Related Party Transactions

Certain fees for administrative services may be paid by the Company.

Note 7: Commitments And Contingencies

The Plan follows the guidance for uncertainty in income taxes. As of December 31, 2013, the Plan believes that it has appropriate support for the income tax positions taken and to be taken on its returns based on an assessment of many factors including experience and interpretations of tax laws applied to the facts of each matter. The Plan has concluded that there are no significant uncertain tax positions requiring disclosure, and there are no material amounts of unrecognized tax benefits. The Plan is no longer subject to federal, state, or local income tax examination by tax authorities for years before 2010.

Note 8: Reconciliation Of Financial Statements To Form 5500

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

	2013	2012
Net assets available for benefits per the financial statements	$35,721,179	$28,249,145
Adjustment for excess contributions payable	-	2,356
Adjustment for employers' contributions receivable	(36,525)	(24,750)
Net Assets Available For Benefits Per Schedule H Of Form 5500	$35,684,654	$28,226,751

The following is a reconciliation of total additions to net assets per the financial statements to Form 5500 for the year ended December 31, 2013:

Total additions to net assets per the financial statements	$ 8,595,152
Adjustment for employers' contributions receivable	(36,525)
Adjustment for prior year employers' contributions receivable	24,750
Total Income Per Schedule H Of Form 5500	$ 8,583,377

Note 9: Risks And Uncertainties

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

Note 10: Subsequent Events

Subsequent events have been evaluated through July 21, 2014, which is the date the financial statements were available to be issued.

SUPPLEMENTARY INFORMATION

Schedule I

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

EIN: 14-145908 PN: 002

December 31, 2013

(a)	(b)	(c)	(e)
	Identity Of Issue, Borrower, Lessor, Or Similar Party	**Description Of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value**	**Current Value**
	Investments:		
	T Rowe Price Retirement 2020 - ADV	Mutual Fund	$ 3,752,149
	Columbia Large Cap Index - Z	Mutual Fund	3,406,920
	Columbia Small Cap Core - Z	Mutual Fund	2,759,512
	Columbia Acorn Fund - Z	Mutual Fund	2,717,623
	Franklin Dynatech Fund - A	Mutual Fund	2,550,512
*	Putnam Stable Value Fund	Stable Value Fund	2,474,018
	T Rowe Price Retirement 2030 - ADV	Mutual Fund	2,145,212
	PIMCO Total Return Fund - A	Mutual Fund	2,096,868
	Janus Fund - T	Mutual Fund	1,835,270
	Columbia Mid Cap Index Fund - Z	Mutual Fund	1,726,010
	American Funds Europacific - R4	Mutual Fund	1,628,880
	T Rowe Price Equity Income - ADV	Mutual Fund	1,625,325
	Oppenheimer Global Fund - A	Mutual Fund	1,514,213
	Goldman Sachs Mid Cap Value - A	Mutual Fund	951,447
	T Rowe Price Retirement 2040 - ADV	Mutual Fund	808,621
	T Rowe Price Retirement 2010 - ADV	Mutual Fund	729,356
	Royce Value Plus - Service	Mutual Fund	723,999
	T Rowe Price Retirement Inc. - ADV	Mutual Fund	555,875
	Opp Global Strategic Income - A	Mutual Fund	478,245
	Federated US Gov 25 YR Inst Svc	Mutual Fund	271,802
	T Rowe Price Retirement 2050 - ADV	Mutual Fund	174,042
	Total investments		34,925,899
*	Participant Loans	3.25% - 6.5%	790,146
	Total		$35,716,045

THE FORT MILLER GROUP
INCENTIVE SAVINGS PLAN

DECEMBER 31, 2013 AND 2012

FINANCIAL STATEMENTS
TO BE ATTACHED TO
ORIGINAL TAX RETURN
FORM 5500
AS PER DOL REGULATIONS

PREPARED
FOR YOUR FILES

TEAL, BECKER & CHIARAMONTE, CPAs, P.C.

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SUPPLEMENTARY INFORMATION	**Schedule Number**
Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)	I

To The Board Of Trustees of
The Fort Miller Group Incentive Savings Plan
Schuylerville, New York

Independent Auditors' Report

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Fort Miller Group Incentive Savings Plan, which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits 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* paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Notes 3 and 4, which was certified by Reliance Trust Company, the Sub-Custodian of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan Administrator that the Sub-Custodian holds the Plan's investment assets and executes investment transactions. The Plan Administrator has obtained a certification from the Sub-Custodian as of and for the years ended December 31, 2013 and 2012 and for the year ended December 31, 2013, that the information provided to the Plan Administrator by the Sub-Custodian is complete and accurate.

Disclaimer of Opinion

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

Other Matter

The supplementary Schedule I, Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of and for the year ended December 31, 2013 is required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on this supplementary schedule.

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

The form and content of the information included in the financial statements and supplementary schedule, other than that derived from the information certified by the Sub-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 ERISA.

Teal, Becker & Chiaramonte CPAs P.C.

Albany, New York
July 21, 2014

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Statements Of Net Assets Available For Benefits

December 31

	2013	2012
Assets:		
Investments at fair value: (Notes 3 and 4)		
Mutual funds	$32,451,881	$24,882,416
Stable Value Fund	2,474,018	2,723,296
Total investments at fair value	34,925,899	27,605,712
Receivables:		
Notes receivable from participants	790,146	701,679
Employer contributions	36,525	24,750
Total receivables	826,671	726,429
Total assets	35,752,570	28,332,141
Liabilities:		
Excess contributions payable (Note 5)	-	2,356
Total liabilities	-	2,356
Net assets reflecting all investments at fair value	35,752,570	28,329,785
Adjustment from fair value to contract value for fully benefit-responsive investment contract (Note 2)	(31,391)	(80,640)
Net Assets Available For Benefits	$35,721,179	$28,249,145

See independent auditors' report
The accompanying notes are an integral part of these financial statements

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Statements Of Changes In Net Assets Available For Benefits

For The Years Ended December 31

	2013	2012
Additions to net assets attributed to:		
Investment income:		
Investment income	$ 1,312,904	$ 735,272
Net appreciation in fair value of investments (Note 3)	4,915,638	2,477,900
Total investment income	6,228,542	3,213,172
Contributions:		
Participants	1,331,406	1,268,386
Employer	908,130	894,606
Rollovers	127,074	-
Total contributions	2,366,610	2,162,992
Total additions to net assets	8,595,152	5,376,164
Deductions from net assets attributed to:		
Benefits paid to participants	1,113,348	543,967
Administrative expenses	9,770	8,415
Total deductions from net assets	1,123,118	552,382
Net increase in net assets available for benefits	7,472,034	4,823,782
Net assets available for benefits - beginning	28,249,145	23,425,363
Net Assets Available For Benefits - Ending	$35,721,179	$28,249,145

See independent auditors' report
The accompanying notes are an integral part of these financial statements

Note 1: Description Of Plan

The following description of The Fort Miller Group Incentive Savings Plan (the Plan) provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General - The Plan was established in October 1987, and is a defined contribution plan covering substantially all full-time non-union employees of The Fort Miller Group, Inc. (the Company), its subsidiaries, and affiliates. Individuals are eligible to participate following completion of six months of service and reaching 18 years of age. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions - Participants may contribute up to 40% of their annual compensation as defined by the Plan on a before-tax basis subject to the maximum amount allowed by Internal Revenue Code limitations. Effective January 1, 2002, eligible employees who have attained age 50 before the close of the Plan year shall be eligible to make catch-up contributions in accordance with Internal Revenue Code provisions. Participants may also contribute amounts representing distributions from other qualified plans.

The Company may make a discretionary matching contribution each year to the Plan equal to a percentage of the amount of participant contributions. In making the contribution, only participant contributions up to 10% of a participant's compensation shall be considered. An additional discretionary amount determined each year by the Company may be contributed after any discretionary matching contributions. All contributions are subject to Internal Revenue Code limitations.

Participants' accounts - Each participant's account is credited with the participant's contribution and allocation of (1) the Company's discretionary contributions, (2) earnings or losses of the Plan, and (3) forfeitures of terminated participants' nonvested accounts. Allocations of company discretionary contributions and forfeitures are based on the participants' qualified compensation. Earnings (or losses) are allocated based on participant account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

Vesting - Participants are immediately vested in their voluntary contributions and allocated investment earnings. Upon the attainment of three years of service, participants become fully vested in company discretionary contributions. Under the terms of the Plan, a year of service for vesting purposes is defined as 1,000 hours of service during any plan year. There is no partial vesting for less than three years of service. In the event of a participant's retirement, death, or disability, the participant becomes fully vested in the employer discretionary contribution for any plan year provided a year of service has been completed.

Note 1: Description Of Plan (Continued)

Forfeited accounts - As of December 31, 2013 and 2012, non vested forfeiture accounts totaled $48,482 and $33,302, respectively. For the years ended December 31, 2013 and 2012, no forfeitures were used to reduce employer contributions.

Payments of benefits - On the termination of service or separation of service due to death, disability, or retirement, a participant or their beneficiary will be entitled to receive payment of their vested interest in a single lump-sum distribution.

Participant loans - Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. The loans must be adequately secured and bear a reasonable rate of interest and payments must be made in accordance with the terms of the Plan.

Plan termination - Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, the account of each participant shall become fully vested in all contributions.

Note 2: Summary Of Significant Accounting Policies

Investment valuation and income recognition - Accounting principles generally accepted in the United States of America establish a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, and Level 3 inputs have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are used only when Level 1 or Level 2 inputs are not available. The three levels of the fair value hierarchy in accordance with accounting principles generally accepted in the United States of America are described below:

(a) Level 1: Unadjusted quoted prices in active markets for identical, unrestricted assets, or liabilities that the Plan has the ability to access at the measurement date;

(b) Level 2: Quoted prices which are not active, quoted prices for similar assets or liabilities in active markets, or inputs other than quoted prices that are observable (either directly or indirectly) for substantially the full term of the asset or liability; and

Note 2: Summary Of Significant Accounting Policies (Continued)

(c) Level 3: Significant unobservable prices or inputs (including the Plan's own assumptions in determining the fair value of investments) where there is little or no market activity for the asset or liability at the measurement date.

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 the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The preparation of the financial statements in accordance with accounting principles generally accepted in the United States of America require investment contracts held by a defined-contribution plan to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. As required, the statements of net assets available for benefits present the fair value of the investment contract as well as the adjustment of the fully benefit-responsive investment contract from fair value to contract value. The statements of changes in net assets available for benefits are prepared on a contract value basis.

The Plan's investments are held by an independent trust company. Investments, except for the Stable Value Fund, are valued at quoted market prices reported on the last day of the Plan year. The Plan's investment in the Stable Value Fund is reported at fair value and adjusted to contract value based on information provided in the audited financial statements of the Fund.

Purchases and sales of securities are recorded on a trade-date basis with the gain or loss based upon the average-cost method. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Notes receivable from participants - Loans to participants are reported at their unpaid principal balance plus any accrued but unpaid interest.

Income taxes - The Plan is exempt from federal income tax under the Internal Revenue Code. Tax positions are evaluated and recognized in the financial statements when it is more-likely-than-not the position will be sustained upon examination by tax authorities.

The Plan obtained its latest determination letter on May 31, 2005, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, the Plan Administrator believes that the Plan was qualified and the related trust was tax-exempt as of the financial statement date.

Note 2: Summary Of Significant Accounting Policies (Continued)

Estimates - The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. The application of these accounting principles involves the exercise of judgment and use of assumptions as to future uncertainties and, as a result, actual results could differ from these estimates. Plan management periodically evaluates estimates and assumptions used in the preparation of the financial statements and makes changes on a prospective basis when adjustments are necessary.

Presentation - Certain reclassifications, when applicable, are made to the prior year financial statement presentation to correspond to the current year's format. Reclassifications, when made, have no effect on net assets available for benefits or changes in net assets available for benefits.

Note 3: Investments

The statements of net assets available for benefits, the investment activities included in the statements of changes in net assets available for benefits for the years ended December 31, 2013 and 2012, and the accompanying notes to the financial statements (other than the assignment of levels) were prepared in part or entirely from information certified by Reliance Trust Company, the Sub-Custodian, in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The information certified includes total investments of $34,925,899 and $27,605,712 at December 31, 2013 and 2012, respectively, and related investment income of $6,206,458 and $3,190,989 for the years ended December 31, 2013 and 2012, respectively.

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

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T Rowe Price Retirement 2030 - ADV	2,145,212
PIMCO Total Return Fund - A	2,096,868
Janus Fund - T	1,835,270

Note 3: Investments (Continued)

December 31, 2012

Putnam Stable Value Fund	$2,723,296
Columbia Large Cap Index - Z	2,538,085
T Rowe Price Retirement 2020 - ADV	2,522,055
PIMCO Total Return Fund - A	2,458,582
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Columbia Acorn Fund - Z	2,130,688
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Oppenheimer Global Fund - A	1,468,119

During the years ended December 31, 2013 and 2012, the Plan's investments in mutual funds (including gains and losses on investments bought and sold, as well as held during the years) appreciated in value by $4,915,638 and $2,477,900, respectively.

Note 4: Fair Value Measurements

The following is a description of the valuation methodologies used for assets at fair value at December 31, 2013 and 2012.

Mutual Funds: Valued at quoted market prices in active markets.

Stable Value Fund: Valued based on the terms of the underlying investment contract.

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

All assets have been valued using a market approach. There were no changes in the valuation techniques during the current year.

Note 4: Fair Value Measurements (Continued)

	Fair Value Measurements at Reporting Date Using:			
	Quoted Prices In Active Markets For Identical Assets (Level 1)	**Significant Other Observable Inputs (Level 2)**	**Significant Unobservable Inputs (Level 3)**	**Total Fair Value**
December 31, 2013				
Mutual funds:				
Target Retirement Funds	$ 8,165,255	$ -	$ -	$ 8,165,255
Growth Funds	7,827,404	-	-	7,827,404
Large Cap Funds	3,406,920	-	-	3,406,920
International Funds	3,143,093	-	-	3,143,093
Fixed Income Funds	2,846,915	-	-	2,846,915
Small Cap Funds	2,759,512	-	-	2,759,512
Value Funds	2,576,772	-	-	2,576,772
Mid Cap Funds	1,726,010	-	-	1,726,010
Stable Value Fund	-	2,474,018	-	2,474,018
Total Investments	$32,451,881	$2,474,018	$ -	$34,925,899
December 31, 2012				
Mutual funds:				
Growth Funds	$ 5,852,766	$ -	$ -	$ 5,852,766
Target Retirement Funds	5,651,996	-	-	5,651,996
Fixed Income Funds	3,282,237	-	-	3,282,237
International Funds	2,754,920	-	-	2,754,920
Large Cap Funds	2,538,085	-	-	2,538,085
Small Cap Funds	2,204,301	-	-	2,204,301
Value Funds	1,851,702	-	-	1,851,702
Mid Cap Funds	746,409	-	-	746,409
Stable Value Fund	-	2,723,296	-	2,723,296
Total Investments	$24,882,416	$2,723,296	$ -	$27,605,712

Note 4: Fair Value Measurements (Continued)

The Plan maintains an investment contract with Bank of America. Bank of America holds the contributions in pooled separate accounts. The accounts are credited with earnings associated with the underlying investments and charged for Plan withdrawals and administrative expenses.

As part of its investment selection process, the Plan entered into a fully benefit-responsive investment contract with Bank of America, Putnam Stable Value Fund. The primary objective of the Fund is to provide a competitive yield with minimal market-related risk through investing in a variety of guaranteed investment contracts, security-backed investment contracts, and money market instruments. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. However, the contract generally provides that withdrawals associated with certain events which are not in the ordinary course of fund operations, and are determined by the issuer to have a material adverse effect on the issuer's financial interest, will be paid with a market value adjustment to the contract value amount of such withdrawal as defined in the contract.

The crediting interest rate is based on an agreed-upon formula with the issuer. Such interest rates are reviewed for resetting.

Average Yields	2013	2012
Based On Actual Earnings	0.72%	0.72%
Based On Interest Rate Credited To Participants	1.86%	2.02%

Note 5: Excess Contributions

Contributions received from participants for 2012 are net of payments of $2,356, made on February 14, 2013 to certain active participants to return to them excess deferral contributions as required to satisfy the relevant nondiscrimination provisions of the Plan. The amount is also included in the Plan's statements of net assets available for benefits as excess contributions payable at December 31, 2012. There were no excess deferral contributions for the year ended December 31, 2013.

Note 6: Related Party Transactions

Certain fees for administrative services may be paid by the Company.

Note 7: Commitments And Contingencies

The Plan follows the guidance for uncertainty in income taxes. As of December 31, 2013, the Plan believes that it has appropriate support for the income tax positions taken and to be taken on its returns based on an assessment of many factors including experience and interpretations of tax laws applied to the facts of each matter. The Plan has concluded that there are no significant uncertain tax positions requiring disclosure, and there are no material amounts of unrecognized tax benefits. The Plan is no longer subject to federal, state, or local income tax examination by tax authorities for years before 2010.

Note 8: Reconciliation Of Financial Statements To Form 5500

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

	2013	2012
Net assets available for benefits per the financial statements	$35,721,179	$28,249,145
Adjustment for excess contributions payable	-	2,356
Adjustment for employers' contributions receivable	(36,525)	(24,750)
Net Assets Available For Benefits Per Schedule H Of Form 5500	$35,684,654	$28,226,751

The following is a reconciliation of total additions to net assets per the financial statements to Form 5500 for the year ended December 31, 2013:

Total additions to net assets per the financial statements	$ 8,595,152
Adjustment for employers' contributions receivable	(36,525)
Adjustment for prior year employers' contributions receivable	24,750
Total Income Per Schedule H Of Form 5500	$ 8,583,377

Note 9: Risks And Uncertainties

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

Note 10: Subsequent Events

Subsequent events have been evaluated through July 21, 2014, which is the date the financial statements were available to be issued.

SUPPLEMENTARY INFORMATION

Schedule I

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

EIN: 14-145908 PN: 002

December 31, 2013

(a)	(b)	(c)	(e)
	Identity Of Issue, Borrower, Lessor, Or Similar Party	**Description Of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value**	**Current Value**
	Investments:		
	T Rowe Price Retirement 2020 - ADV	Mutual Fund	$ 3,752,149
	Columbia Large Cap Index - Z	Mutual Fund	3,406,920
	Columbia Small Cap Core - Z	Mutual Fund	2,759,512
	Columbia Acorn Fund - Z	Mutual Fund	2,717,623
	Franklin Dynatech Fund - A	Mutual Fund	2,550,512
*	Putnam Stable Value Fund	Stable Value Fund	2,474,018
	T Rowe Price Retirement 2030 - ADV	Mutual Fund	2,145,212
	PIMCO Total Return Fund - A	Mutual Fund	2,096,868
	Janus Fund - T	Mutual Fund	1,835,270
	Columbia Mid Cap Index Fund - Z	Mutual Fund	1,726,010
	American Funds Europacific - R4	Mutual Fund	1,628,880
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	Oppenheimer Global Fund - A	Mutual Fund	1,514,213
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	T Rowe Price Retirement 2050 - ADV	Mutual Fund	174,042
	Total investments		34,925,899
*	Participant Loans	3.25% - 6.5%	790,146
	Total		$35,716,045

THE FORT MILLER GROUP
INCENTIVE SAVINGS PLAN

DECEMBER 31, 2013 AND 2012

FINANCIAL STATEMENTS
TO BE ATTACHED TO
ORIGINAL TAX RETURN
FORM 5500
AS PER DOL REGULATIONS

PREPARED
FOR YOUR FILES

TEAL, BECKER & CHIARAMONTE, CPAs, P.C.

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To The Board Of Trustees of
The Fort Miller Group Incentive Savings Plan
Schuylerville, New York

Independent Auditors' Report

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Fort Miller Group Incentive Savings Plan, which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits 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* paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Notes 3 and 4, which was certified by Reliance Trust Company, the Sub-Custodian of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan Administrator that the Sub-Custodian holds the Plan's investment assets and executes investment transactions. The Plan Administrator has obtained a certification from the Sub-Custodian as of and for the years ended December 31, 2013 and 2012 and for the year ended December 31, 2013, that the information provided to the Plan Administrator by the Sub-Custodian is complete and accurate.

Disclaimer of Opinion

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

Other Matter

The supplementary Schedule I, Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of and for the year ended December 31, 2013 is required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on this supplementary schedule.

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

The form and content of the information included in the financial statements and supplementary schedule, other than that derived from the information certified by the Sub-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 ERISA.

Teal, Becker & Chiaramonte CPAs P.C.

Albany, New York
July 21, 2014

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Statements Of Net Assets Available For Benefits

December 31

	2013	2012
Assets:		
Investments at fair value: (Notes 3 and 4)		
Mutual funds	$32,451,881	$24,882,416
Stable Value Fund	2,474,018	2,723,296
Total investments at fair value	34,925,899	27,605,712
Receivables:		
Notes receivable from participants	790,146	701,679
Employer contributions	36,525	24,750
Total receivables	826,671	726,429
Total assets	35,752,570	28,332,141
Liabilities:		
Excess contributions payable (Note 5)	-	2,356
Total liabilities	-	2,356
Net assets reflecting all investments at fair value	35,752,570	28,329,785
Adjustment from fair value to contract value for fully benefit-responsive investment contract (Note 2)	(31,391)	(80,640)
Net Assets Available For Benefits	$35,721,179	$28,249,145

See independent auditors' report
The accompanying notes are an integral part of these financial statements

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Statements Of Changes In Net Assets Available For Benefits

For The Years Ended December 31

	2013	2012
Additions to net assets attributed to:		
Investment income:		
Investment income	$ 1,312,904	$ 735,272
Net appreciation in fair value of investments (Note 3)	4,915,638	2,477,900
Total investment income	6,228,542	3,213,172
Contributions:		
Participants	1,331,406	1,268,386
Employer	908,130	894,606
Rollovers	127,074	-
Total contributions	2,366,610	2,162,992
Total additions to net assets	8,595,152	5,376,164
Deductions from net assets attributed to:		
Benefits paid to participants	1,113,348	543,967
Administrative expenses	9,770	8,415
Total deductions from net assets	1,123,118	552,382
Net increase in net assets available for benefits	7,472,034	4,823,782
Net assets available for benefits - beginning	28,249,145	23,425,363
Net Assets Available For Benefits - Ending	$35,721,179	$28,249,145

See independent auditors' report
The accompanying notes are an integral part of these financial statements

Note 1: Description Of Plan

The following description of The Fort Miller Group Incentive Savings Plan (the Plan) provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General - The Plan was established in October 1987, and is a defined contribution plan covering substantially all full-time non-union employees of The Fort Miller Group, Inc. (the Company), its subsidiaries, and affiliates. Individuals are eligible to participate following completion of six months of service and reaching 18 years of age. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions - Participants may contribute up to 40% of their annual compensation as defined by the Plan on a before-tax basis subject to the maximum amount allowed by Internal Revenue Code limitations. Effective January 1, 2002, eligible employees who have attained age 50 before the close of the Plan year shall be eligible to make catch-up contributions in accordance with Internal Revenue Code provisions. Participants may also contribute amounts representing distributions from other qualified plans.

The Company may make a discretionary matching contribution each year to the Plan equal to a percentage of the amount of participant contributions. In making the contribution, only participant contributions up to 10% of a participant's compensation shall be considered. An additional discretionary amount determined each year by the Company may be contributed after any discretionary matching contributions. All contributions are subject to Internal Revenue Code limitations.

Participants' accounts - Each participant's account is credited with the participant's contribution and allocation of (1) the Company's discretionary contributions, (2) earnings or losses of the Plan, and (3) forfeitures of terminated participants' nonvested accounts. Allocations of company discretionary contributions and forfeitures are based on the participants' qualified compensation. Earnings (or losses) are allocated based on participant account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

Vesting - Participants are immediately vested in their voluntary contributions and allocated investment earnings. Upon the attainment of three years of service, participants become fully vested in company discretionary contributions. Under the terms of the Plan, a year of service for vesting purposes is defined as 1,000 hours of service during any plan year. There is no partial vesting for less than three years of service. In the event of a participant's retirement, death, or disability, the participant becomes fully vested in the employer discretionary contribution for any plan year provided a year of service has been completed.

Note 1: Description Of Plan (Continued)

Forfeited accounts - As of December 31, 2013 and 2012, non vested forfeiture accounts totaled $48,482 and $33,302, respectively. For the years ended December 31, 2013 and 2012, no forfeitures were used to reduce employer contributions.

Payments of benefits - On the termination of service or separation of service due to death, disability, or retirement, a participant or their beneficiary will be entitled to receive payment of their vested interest in a single lump-sum distribution.

Participant loans - Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. The loans must be adequately secured and bear a reasonable rate of interest and payments must be made in accordance with the terms of the Plan.

Plan termination - Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, the account of each participant shall become fully vested in all contributions.

Note 2: Summary Of Significant Accounting Policies

Investment valuation and income recognition - Accounting principles generally accepted in the United States of America establish a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, and Level 3 inputs have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are used only when Level 1 or Level 2 inputs are not available. The three levels of the fair value hierarchy in accordance with accounting principles generally accepted in the United States of America are described below:

(a) Level 1: Unadjusted quoted prices in active markets for identical, unrestricted assets, or liabilities that the Plan has the ability to access at the measurement date;

(b) Level 2: Quoted prices which are not active, quoted prices for similar assets or liabilities in active markets, or inputs other than quoted prices that are observable (either directly or indirectly) for substantially the full term of the asset or liability; and

Note 2: Summary Of Significant Accounting Policies (Continued)

(c) Level 3: Significant unobservable prices or inputs (including the Plan's own assumptions in determining the fair value of investments) where there is little or no market activity for the asset or liability at the measurement date.

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 the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The preparation of the financial statements in accordance with accounting principles generally accepted in the United States of America require investment contracts held by a defined-contribution plan to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. As required, the statements of net assets available for benefits present the fair value of the investment contract as well as the adjustment of the fully benefit-responsive investment contract from fair value to contract value. The statements of changes in net assets available for benefits are prepared on a contract value basis.

The Plan's investments are held by an independent trust company. Investments, except for the Stable Value Fund, are valued at quoted market prices reported on the last day of the Plan year. The Plan's investment in the Stable Value Fund is reported at fair value and adjusted to contract value based on information provided in the audited financial statements of the Fund.

Purchases and sales of securities are recorded on a trade-date basis with the gain or loss based upon the average-cost method. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Notes receivable from participants - Loans to participants are reported at their unpaid principal balance plus any accrued but unpaid interest.

Income taxes - The Plan is exempt from federal income tax under the Internal Revenue Code. Tax positions are evaluated and recognized in the financial statements when it is more-likely-than-not the position will be sustained upon examination by tax authorities.

The Plan obtained its latest determination letter on May 31, 2005, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, the Plan Administrator believes that the Plan was qualified and the related trust was tax-exempt as of the financial statement date.

Note 2: Summary Of Significant Accounting Policies (Continued)

Estimates - The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. The application of these accounting principles involves the exercise of judgment and use of assumptions as to future uncertainties and, as a result, actual results could differ from these estimates. Plan management periodically evaluates estimates and assumptions used in the preparation of the financial statements and makes changes on a prospective basis when adjustments are necessary.

Presentation - Certain reclassifications, when applicable, are made to the prior year financial statement presentation to correspond to the current year's format. Reclassifications, when made, have no effect on net assets available for benefits or changes in net assets available for benefits.

Note 3: Investments

The statements of net assets available for benefits, the investment activities included in the statements of changes in net assets available for benefits for the years ended December 31, 2013 and 2012, and the accompanying notes to the financial statements (other than the assignment of levels) were prepared in part or entirely from information certified by Reliance Trust Company, the Sub-Custodian, in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The information certified includes total investments of $34,925,899 and $27,605,712 at December 31, 2013 and 2012, respectively, and related investment income of $6,206,458 and $3,190,989 for the years ended December 31, 2013 and 2012, respectively.

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

December 31, 2013

T Rowe Price Retirement 2020 - ADV	$3,752,149
Columbia Large Cap Index - Z	3,406,920
Columbia Small Cap Core - Z	2,759,512
Columbia Acorn Fund - Z	2,717,623
Franklin Dynatech Fund - A	2,550,512
Putnam Stable Value Fund	2,474,018
T Rowe Price Retirement 2030 - ADV	2,145,212
PIMCO Total Return Fund - A	2,096,868
Janus Fund - T	1,835,270

Note 3: Investments (Continued)

December 31, 2012

Putnam Stable Value Fund	$2,723,296
Columbia Large Cap Index - Z	2,538,085
T Rowe Price Retirement 2020 - ADV	2,522,055
PIMCO Total Return Fund - A	2,458,582
Columbia Small Cap Core - Z	2,204,301
Columbia Acorn Fund - Z	2,130,688
Franklin Dynatech Fund - A	1,797,461
Oppenheimer Global Fund - A	1,468,119

During the years ended December 31, 2013 and 2012, the Plan's investments in mutual funds (including gains and losses on investments bought and sold, as well as held during the years) appreciated in value by $4,915,638 and $2,477,900, respectively.

Note 4: Fair Value Measurements

The following is a description of the valuation methodologies used for assets at fair value at December 31, 2013 and 2012.

Mutual Funds: Valued at quoted market prices in active markets.

Stable Value Fund: Valued based on the terms of the underlying investment contract.

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

All assets have been valued using a market approach. There were no changes in the valuation techniques during the current year.

Note 4: Fair Value Measurements (Continued)

	Fair Value Measurements at Reporting Date Using:			
	Quoted Prices In Active Markets For Identical Assets (Level 1)	**Significant Other Observable Inputs (Level 2)**	**Significant Unobservable Inputs (Level 3)**	**Total Fair Value**
December 31, 2013				
Mutual funds:				
Target Retirement Funds	$ 8,165,255	$ -	$ -	$ 8,165,255
Growth Funds	7,827,404	-	-	7,827,404
Large Cap Funds	3,406,920	-	-	3,406,920
International Funds	3,143,093	-	-	3,143,093
Fixed Income Funds	2,846,915	-	-	2,846,915
Small Cap Funds	2,759,512	-	-	2,759,512
Value Funds	2,576,772	-	-	2,576,772
Mid Cap Funds	1,726,010	-	-	1,726,010
Stable Value Fund	-	2,474,018	-	2,474,018
Total Investments	$32,451,881	$2,474,018	$ -	$34,925,899
December 31, 2012				
Mutual funds:				
Growth Funds	$ 5,852,766	$ -	$ -	$ 5,852,766
Target Retirement Funds	5,651,996	-	-	5,651,996
Fixed Income Funds	3,282,237	-	-	3,282,237
International Funds	2,754,920	-	-	2,754,920
Large Cap Funds	2,538,085	-	-	2,538,085
Small Cap Funds	2,204,301	-	-	2,204,301
Value Funds	1,851,702	-	-	1,851,702
Mid Cap Funds	746,409	-	-	746,409
Stable Value Fund	-	2,723,296	-	2,723,296
Total Investments	$24,882,416	$2,723,296	$ -	$27,605,712

Note 4: Fair Value Measurements (Continued)

The Plan maintains an investment contract with Bank of America. Bank of America holds the contributions in pooled separate accounts. The accounts are credited with earnings associated with the underlying investments and charged for Plan withdrawals and administrative expenses.

As part of its investment selection process, the Plan entered into a fully benefit-responsive investment contract with Bank of America, Putnam Stable Value Fund. The primary objective of the Fund is to provide a competitive yield with minimal market-related risk through investing in a variety of guaranteed investment contracts, security-backed investment contracts, and money market instruments. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. However, the contract generally provides that withdrawals associated with certain events which are not in the ordinary course of fund operations, and are determined by the issuer to have a material adverse effect on the issuer's financial interest, will be paid with a market value adjustment to the contract value amount of such withdrawal as defined in the contract.

The crediting interest rate is based on an agreed-upon formula with the issuer. Such interest rates are reviewed for resetting.

Average Yields	2013	2012
Based On Actual Earnings	0.72%	0.72%
Based On Interest Rate Credited To Participants	1.86%	2.02%

Note 5: Excess Contributions

Contributions received from participants for 2012 are net of payments of $2,356, made on February 14, 2013 to certain active participants to return to them excess deferral contributions as required to satisfy the relevant nondiscrimination provisions of the Plan. The amount is also included in the Plan's statements of net assets available for benefits as excess contributions payable at December 31, 2012. There were no excess deferral contributions for the year ended December 31, 2013.

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Note 10: Subsequent Events

Subsequent events have been evaluated through July 21, 2014, which is the date the financial statements were available to be issued.

SUPPLEMENTARY INFORMATION

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THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

EIN: 14-145908 PN: 002

December 31, 2013

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	Total		$35,716,045

THE FORT MILLER GROUP
INCENTIVE SAVINGS PLAN

DECEMBER 31, 2013 AND 2012

FINANCIAL STATEMENTS
TO BE ATTACHED TO
ORIGINAL TAX RETURN
FORM 5500
AS PER DOL REGULATIONS

PREPARED
FOR YOUR FILES

TEAL, BECKER & CHIARAMONTE, CPAs, P.C.

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To The Board Of Trustees of
The Fort Miller Group Incentive Savings Plan
Schuylerville, New York

Independent Auditors' Report

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Fort Miller Group Incentive Savings Plan, which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits 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* paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Notes 3 and 4, which was certified by Reliance Trust Company, the Sub-Custodian of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan Administrator that the Sub-Custodian holds the Plan's investment assets and executes investment transactions. The Plan Administrator has obtained a certification from the Sub-Custodian as of and for the years ended December 31, 2013 and 2012 and for the year ended December 31, 2013, that the information provided to the Plan Administrator by the Sub-Custodian is complete and accurate.

Disclaimer of Opinion

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

Other Matter

The supplementary Schedule I, Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of and for the year ended December 31, 2013 is required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on this supplementary schedule.

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

The form and content of the information included in the financial statements and supplementary schedule, other than that derived from the information certified by the Sub-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 ERISA.

Teal, Becker & Chiaramonte CPAs P.C.

Albany, New York
July 21, 2014

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Statements Of Net Assets Available For Benefits

December 31

	2013	2012
Assets:		
Investments at fair value: (Notes 3 and 4)		
Mutual funds	$32,451,881	$24,882,416
Stable Value Fund	2,474,018	2,723,296
Total investments at fair value	34,925,899	27,605,712
Receivables:		
Notes receivable from participants	790,146	701,679
Employer contributions	36,525	24,750
Total receivables	826,671	726,429
Total assets	35,752,570	28,332,141
Liabilities:		
Excess contributions payable (Note 5)	-	2,356
Total liabilities	-	2,356
Net assets reflecting all investments at fair value	35,752,570	28,329,785
Adjustment from fair value to contract value for fully benefit-responsive investment contract (Note 2)	(31,391)	(80,640)
Net Assets Available For Benefits	$35,721,179	$28,249,145

See independent auditors' report
The accompanying notes are an integral part of these financial statements

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Statements Of Changes In Net Assets Available For Benefits

For The Years Ended December 31

	2013	2012
Additions to net assets attributed to:		
Investment income:		
Investment income	$ 1,312,904	$ 735,272
Net appreciation in fair value of investments (Note 3)	4,915,638	2,477,900
Total investment income	6,228,542	3,213,172
Contributions:		
Participants	1,331,406	1,268,386
Employer	908,130	894,606
Rollovers	127,074	-
Total contributions	2,366,610	2,162,992
Total additions to net assets	8,595,152	5,376,164
Deductions from net assets attributed to:		
Benefits paid to participants	1,113,348	543,967
Administrative expenses	9,770	8,415
Total deductions from net assets	1,123,118	552,382
Net increase in net assets available for benefits	7,472,034	4,823,782
Net assets available for benefits - beginning	28,249,145	23,425,363
Net Assets Available For Benefits - Ending	$35,721,179	$28,249,145

See independent auditors' report
The accompanying notes are an integral part of these financial statements

Note 1: Description Of Plan

The following description of The Fort Miller Group Incentive Savings Plan (the Plan) provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General - The Plan was established in October 1987, and is a defined contribution plan covering substantially all full-time non-union employees of The Fort Miller Group, Inc. (the Company), its subsidiaries, and affiliates. Individuals are eligible to participate following completion of six months of service and reaching 18 years of age. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions - Participants may contribute up to 40% of their annual compensation as defined by the Plan on a before-tax basis subject to the maximum amount allowed by Internal Revenue Code limitations. Effective January 1, 2002, eligible employees who have attained age 50 before the close of the Plan year shall be eligible to make catch-up contributions in accordance with Internal Revenue Code provisions. Participants may also contribute amounts representing distributions from other qualified plans.

The Company may make a discretionary matching contribution each year to the Plan equal to a percentage of the amount of participant contributions. In making the contribution, only participant contributions up to 10% of a participant's compensation shall be considered. An additional discretionary amount determined each year by the Company may be contributed after any discretionary matching contributions. All contributions are subject to Internal Revenue Code limitations.

Participants' accounts - Each participant's account is credited with the participant's contribution and allocation of (1) the Company's discretionary contributions, (2) earnings or losses of the Plan, and (3) forfeitures of terminated participants' nonvested accounts. Allocations of company discretionary contributions and forfeitures are based on the participants' qualified compensation. Earnings (or losses) are allocated based on participant account balances. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

Vesting - Participants are immediately vested in their voluntary contributions and allocated investment earnings. Upon the attainment of three years of service, participants become fully vested in company discretionary contributions. Under the terms of the Plan, a year of service for vesting purposes is defined as 1,000 hours of service during any plan year. There is no partial vesting for less than three years of service. In the event of a participant's retirement, death, or disability, the participant becomes fully vested in the employer discretionary contribution for any plan year provided a year of service has been completed.

Note 1: Description Of Plan (Continued)

Forfeited accounts - As of December 31, 2013 and 2012, non vested forfeiture accounts totaled $48,482 and $33,302, respectively. For the years ended December 31, 2013 and 2012, no forfeitures were used to reduce employer contributions.

Payments of benefits - On the termination of service or separation of service due to death, disability, or retirement, a participant or their beneficiary will be entitled to receive payment of their vested interest in a single lump-sum distribution.

Participant loans - Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. The loans must be adequately secured and bear a reasonable rate of interest and payments must be made in accordance with the terms of the Plan.

Plan termination - Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, the account of each participant shall become fully vested in all contributions.

Note 2: Summary Of Significant Accounting Policies

Investment valuation and income recognition - Accounting principles generally accepted in the United States of America establish a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, and Level 3 inputs have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are used only when Level 1 or Level 2 inputs are not available. The three levels of the fair value hierarchy in accordance with accounting principles generally accepted in the United States of America are described below:

(a) Level 1: Unadjusted quoted prices in active markets for identical, unrestricted assets, or liabilities that the Plan has the ability to access at the measurement date;

(b) Level 2: Quoted prices which are not active, quoted prices for similar assets or liabilities in active markets, or inputs other than quoted prices that are observable (either directly or indirectly) for substantially the full term of the asset or liability; and

Note 2: Summary Of Significant Accounting Policies (Continued)

(c) Level 3: Significant unobservable prices or inputs (including the Plan's own assumptions in determining the fair value of investments) where there is little or no market activity for the asset or liability at the measurement date.

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 the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The preparation of the financial statements in accordance with accounting principles generally accepted in the United States of America require investment contracts held by a defined-contribution plan to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. As required, the statements of net assets available for benefits present the fair value of the investment contract as well as the adjustment of the fully benefit-responsive investment contract from fair value to contract value. The statements of changes in net assets available for benefits are prepared on a contract value basis.

The Plan's investments are held by an independent trust company. Investments, except for the Stable Value Fund, are valued at quoted market prices reported on the last day of the Plan year. The Plan's investment in the Stable Value Fund is reported at fair value and adjusted to contract value based on information provided in the audited financial statements of the Fund.

Purchases and sales of securities are recorded on a trade-date basis with the gain or loss based upon the average-cost method. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Notes receivable from participants - Loans to participants are reported at their unpaid principal balance plus any accrued but unpaid interest.

Income taxes - The Plan is exempt from federal income tax under the Internal Revenue Code. Tax positions are evaluated and recognized in the financial statements when it is more-likely-than-not the position will be sustained upon examination by tax authorities.

The Plan obtained its latest determination letter on May 31, 2005, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, the Plan Administrator believes that the Plan was qualified and the related trust was tax-exempt as of the financial statement date.

Note 2: Summary Of Significant Accounting Policies (Continued)

Estimates - The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. The application of these accounting principles involves the exercise of judgment and use of assumptions as to future uncertainties and, as a result, actual results could differ from these estimates. Plan management periodically evaluates estimates and assumptions used in the preparation of the financial statements and makes changes on a prospective basis when adjustments are necessary.

Presentation - Certain reclassifications, when applicable, are made to the prior year financial statement presentation to correspond to the current year's format. Reclassifications, when made, have no effect on net assets available for benefits or changes in net assets available for benefits.

Note 3: Investments

The statements of net assets available for benefits, the investment activities included in the statements of changes in net assets available for benefits for the years ended December 31, 2013 and 2012, and the accompanying notes to the financial statements (other than the assignment of levels) were prepared in part or entirely from information certified by Reliance Trust Company, the Sub-Custodian, in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The information certified includes total investments of $34,925,899 and $27,605,712 at December 31, 2013 and 2012, respectively, and related investment income of $6,206,458 and $3,190,989 for the years ended December 31, 2013 and 2012, respectively.

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

December 31, 2013

T Rowe Price Retirement 2020 - ADV	$3,752,149
Columbia Large Cap Index - Z	3,406,920
Columbia Small Cap Core - Z	2,759,512
Columbia Acorn Fund - Z	2,717,623
Franklin Dynatech Fund - A	2,550,512
Putnam Stable Value Fund	2,474,018
T Rowe Price Retirement 2030 - ADV	2,145,212
PIMCO Total Return Fund - A	2,096,868
Janus Fund - T	1,835,270

Note 3: Investments (Continued)

December 31, 2012

Putnam Stable Value Fund	$2,723,296
Columbia Large Cap Index - Z	2,538,085
T Rowe Price Retirement 2020 - ADV	2,522,055
PIMCO Total Return Fund - A	2,458,582
Columbia Small Cap Core - Z	2,204,301
Columbia Acorn Fund - Z	2,130,688
Franklin Dynatech Fund - A	1,797,461
Oppenheimer Global Fund - A	1,468,119

During the years ended December 31, 2013 and 2012, the Plan's investments in mutual funds (including gains and losses on investments bought and sold, as well as held during the years) appreciated in value by $4,915,638 and $2,477,900, respectively.

Note 4: Fair Value Measurements

The following is a description of the valuation methodologies used for assets at fair value at December 31, 2013 and 2012.

Mutual Funds: Valued at quoted market prices in active markets.

Stable Value Fund: Valued based on the terms of the underlying investment contract.

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

All assets have been valued using a market approach. There were no changes in the valuation techniques during the current year.

Note 4: Fair Value Measurements (Continued)

	Fair Value Measurements at Reporting Date Using:			
	Quoted Prices In Active Markets For Identical Assets (Level 1)	**Significant Other Observable Inputs (Level 2)**	**Significant Unobservable Inputs (Level 3)**	**Total Fair Value**
December 31, 2013				
Mutual funds:				
Target Retirement Funds	$ 8,165,255	$ -	$ -	$ 8,165,255
Growth Funds	7,827,404	-	-	7,827,404
Large Cap Funds	3,406,920	-	-	3,406,920
International Funds	3,143,093	-	-	3,143,093
Fixed Income Funds	2,846,915	-	-	2,846,915
Small Cap Funds	2,759,512	-	-	2,759,512
Value Funds	2,576,772	-	-	2,576,772
Mid Cap Funds	1,726,010	-	-	1,726,010
Stable Value Fund	-	2,474,018	-	2,474,018
Total Investments	$32,451,881	$2,474,018	$ -	$34,925,899
December 31, 2012				
Mutual funds:				
Growth Funds	$ 5,852,766	$ -	$ -	$ 5,852,766
Target Retirement Funds	5,651,996	-	-	5,651,996
Fixed Income Funds	3,282,237	-	-	3,282,237
International Funds	2,754,920	-	-	2,754,920
Large Cap Funds	2,538,085	-	-	2,538,085
Small Cap Funds	2,204,301	-	-	2,204,301
Value Funds	1,851,702	-	-	1,851,702
Mid Cap Funds	746,409	-	-	746,409
Stable Value Fund	-	2,723,296	-	2,723,296
Total Investments	$24,882,416	$2,723,296	$ -	$27,605,712

Note 4: Fair Value Measurements (Continued)

The Plan maintains an investment contract with Bank of America. Bank of America holds the contributions in pooled separate accounts. The accounts are credited with earnings associated with the underlying investments and charged for Plan withdrawals and administrative expenses.

As part of its investment selection process, the Plan entered into a fully benefit-responsive investment contract with Bank of America, Putnam Stable Value Fund. The primary objective of the Fund is to provide a competitive yield with minimal market-related risk through investing in a variety of guaranteed investment contracts, security-backed investment contracts, and money market instruments. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. However, the contract generally provides that withdrawals associated with certain events which are not in the ordinary course of fund operations, and are determined by the issuer to have a material adverse effect on the issuer's financial interest, will be paid with a market value adjustment to the contract value amount of such withdrawal as defined in the contract.

The crediting interest rate is based on an agreed-upon formula with the issuer. Such interest rates are reviewed for resetting.

Average Yields	2013	2012
Based On Actual Earnings	0.72%	0.72%
Based On Interest Rate Credited To Participants	1.86%	2.02%

Note 5: Excess Contributions

Contributions received from participants for 2012 are net of payments of $2,356, made on February 14, 2013 to certain active participants to return to them excess deferral contributions as required to satisfy the relevant nondiscrimination provisions of the Plan. The amount is also included in the Plan's statements of net assets available for benefits as excess contributions payable at December 31, 2012. There were no excess deferral contributions for the year ended December 31, 2013.

Note 6: Related Party Transactions

Certain fees for administrative services may be paid by the Company.

Note 7: Commitments And Contingencies

The Plan follows the guidance for uncertainty in income taxes. As of December 31, 2013, the Plan believes that it has appropriate support for the income tax positions taken and to be taken on its returns based on an assessment of many factors including experience and interpretations of tax laws applied to the facts of each matter. The Plan has concluded that there are no significant uncertain tax positions requiring disclosure, and there are no material amounts of unrecognized tax benefits. The Plan is no longer subject to federal, state, or local income tax examination by tax authorities for years before 2010.

Note 8: Reconciliation Of Financial Statements To Form 5500

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

	2013	2012
Net assets available for benefits per the financial statements	$35,721,179	$28,249,145
Adjustment for excess contributions payable	-	2,356
Adjustment for employers' contributions receivable	(36,525)	(24,750)
Net Assets Available For Benefits Per Schedule H Of Form 5500	$35,684,654	$28,226,751

The following is a reconciliation of total additions to net assets per the financial statements to Form 5500 for the year ended December 31, 2013:

Total additions to net assets per the financial statements	$ 8,595,152
Adjustment for employers' contributions receivable	(36,525)
Adjustment for prior year employers' contributions receivable	24,750
Total Income Per Schedule H Of Form 5500	$ 8,583,377

Note 9: Risks And Uncertainties

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

Note 10: Subsequent Events

Subsequent events have been evaluated through July 21, 2014, which is the date the financial statements were available to be issued.

SUPPLEMENTARY INFORMATION

Schedule I

THE FORT MILLER GROUP INCENTIVE SAVINGS PLAN

Schedule H, Line 4i - Schedule Of Assets (Held At End Of Year)

EIN: 14-145908 PN: 002

December 31, 2013

(a)	(b)	(c)	(e)
	Identity Of Issue, Borrower, Lessor, Or Similar Party	**Description Of Investment Including Maturity Date, Rate Of Interest, Collateral, Par, Or Maturity Value**	**Current Value**
	Investments:		
	T Rowe Price Retirement 2020 - ADV	Mutual Fund	$ 3,752,149
	Columbia Large Cap Index - Z	Mutual Fund	3,406,920
	Columbia Small Cap Core - Z	Mutual Fund	2,759,512
	Columbia Acorn Fund - Z	Mutual Fund	2,717,623
	Franklin Dynatech Fund - A	Mutual Fund	2,550,512
*	Putnam Stable Value Fund	Stable Value Fund	2,474,018
	T Rowe Price Retirement 2030 - ADV	Mutual Fund	2,145,212
	PIMCO Total Return Fund - A	Mutual Fund	2,096,868
	Janus Fund - T	Mutual Fund	1,835,270
	Columbia Mid Cap Index Fund - Z	Mutual Fund	1,726,010
	American Funds Europacific - R4	Mutual Fund	1,628,880
	T Rowe Price Equity Income - ADV	Mutual Fund	1,625,325
	Oppenheimer Global Fund - A	Mutual Fund	1,514,213
	Goldman Sachs Mid Cap Value - A	Mutual Fund	951,447
	T Rowe Price Retirement 2040 - ADV	Mutual Fund	808,621
	T Rowe Price Retirement 2010 - ADV	Mutual Fund	729,356
	Royce Value Plus - Service	Mutual Fund	723,999
	T Rowe Price Retirement Inc. - ADV	Mutual Fund	555,875
	Opp Global Strategic Income - A	Mutual Fund	478,245
	Federated US Gov 25 YR Inst Svc	Mutual Fund	271,802
	T Rowe Price Retirement 2050 - ADV	Mutual Fund	174,042
	Total investments		34,925,899
*	Participant Loans	3.25% - 6.5%	790,146
	Total		$35,716,045