# 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
CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN

**1b** Three-digit plan number (PN) ▶ 001

**1c** Effective date of plan 01/01/1996

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

CCC GROUP, INC.

5797 DIETRICH ROAD
OVERNIGHT MAIL ONLY
SAN ANTONIO, TX 78219

**2b** Employer Identification Number (EIN)
74-2391991

**2c** Sponsor's telephone number
210-661-4251

**2d** Business code (see instructions)
237990

**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. | 08/11/2014 | AARON HAMILTON |
| | **Signature of plan administrator** | Date | Enter name of individual signing as plan administrator |
| **SIGN HERE** | Filed with authorized/valid electronic signature. | 08/11/2014 | AARON HAMILTON |
| | **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** | 4029 |
| **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** | 4943 |
| **b** | Retired or separated participants receiving benefits | **6b** | 4 |
| **c** | Other retired or separated participants entitled to future benefits | **6c** | 61 |
| **d** | Subtotal. Add lines **6a**, **6b**, and **6c** | **6d** | 5008 |
| **e** | Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. | **6e** | 0 |
| **f** | Total. Add lines **6d** and **6e**. | **6f** | 5008 |
| **g** | Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) | **6g** | 833 |
| **h** | Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested | **6h** | 29 |
| **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 2J 2F 2G 2K 3D 3F 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)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

**9b** Plan benefit arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

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

**a Pension Schedules**

- **(1)** [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<br>Internal Revenue Service<br>Department of Labor<br>Employee Benefits Security Administration<br>Pension Benefit Guaranty Corporation | This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).<br>▶ **File as an attachment to Form 5500.** | **2013**<br>**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 | **B** Three-digit plan number (PN) ▶ | |
|---|---|---|
| CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN | | 001 |
| **C** Plan sponsor's name as shown on line 2a of Form 5500 | **D** Employer Identification Number (EIN) | |
| CCC GROUP, INC. | 74-2391991 | |

## Part I Service Provider Information (see instructions)

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

### 1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

MASSACHUSETTS MUTUAL LIFE INS. CO.

04-1590850

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

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

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

MORGAN STANLEY INS SERVICES INC

51-0116113

| (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? |
|---|---|---|---|---|---|---|
| 53 | SHAREHOLDER SERVICE PROVI | 0 | Yes [X] No [ ] | Yes [ ] No [X] | 65290 | Yes [ ] No [X] |

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

MASSACHUSETTS MUTUAL LIFE INS. CO.

04-1590850

| (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 60 63 64 72 | CONTRACT ADMINISTRATOR | 17975 | Yes [X] No [ ] | Yes [X] No [ ] | 0 | Yes [X] No [ ] |

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

WELLS FARGO GALLIARD

94-6751924

| (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 | INVESTMENT PROVIDER | 0 | Yes [X] No [ ] | Yes [ ] No [X] | 0 | Yes [X] No [ ] |

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

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

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

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

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

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

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

## Part I Service Provider Information (continued)

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

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MORGAN STANLEY INS SERVICES INC | 53 | 65290 |

| **(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. |
|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO.<br><br>04-1590850 | COMMISSIONS AND FEES |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| MFS AGG GROWTH ALLOCATION FUND<br><br>04-3158862 | BASIS POINTS * PLAN ASSETS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| MFS CONSERVATIVE ALLOCATION FUND<br><br>04-3158862 | BASIS POINTS * PLAN ASSETS |

## 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 |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| MFS GROWTH ALLOCATION FUND<br><br>04-3158862 | BASIS POINTS * PLAN ASSETS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| MFS MODERATE ALLOCATION FUND<br><br>04-3158862 | BASIS POINTS * PLAN ASSETS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 72 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| PREMIER MONEY MARKET FD BABSON<br><br>04-3212059 | BASIS POINTS * PLAN ASSETS |

## 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 |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| MFS VALUE FUND<br><br>04-3287965 | BASIS POINTS * PLAN ASSETS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| FIDELITY ADVISOR SMALL CAP FUND<br><br>04-3429226 | BASIS POINTS * PLAN ASSETS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| PRUDENTIAL JENNISON NTRL RSRCS FD<br><br>13-3422833 | BASIS POINTS * PLAN ASSETS |

## 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 |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| GOLDMAN SACHS GR OPPORTUNITIES FD<br><br>13-5108880 | BASIS POINTS * PLAN ASSETS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| NUVEEN TRADEWINDS VALUE OPPORT FD<br><br>20-1732515 | BASIS POINTS * PLAN ASSETS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| TOTAL RETURN FUND PIMCO<br><br>33-0239892 | BASIS POINTS * PLAN ASSETS |

## 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 |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| NORTHERN SMALL CAP INDEX FUND<br><br>39-1882210 | BASIS POINTS * PLAN ASSETS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| AMER CENT ONE CHOICE 2015 PRTFL FD<br><br>44-6006315 | BASIS POINTS * PLAN ASSETS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| AMER CENT ONE CHOICE 2020 PRTFL FD<br><br>44-6006315 | BASIS POINTS * PLAN ASSETS |

## 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 |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| AMER CENT ONE CHOICE 2025 PRTFL FD<br><br>44-6006315 | BASIS POINTS * PLAN ASSETS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| AMER CENT ONE CHOICE 2030 PRTFL FD<br><br>44-6006315 | BASIS POINTS * PLAN ASSETS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| AMER CENT ONE CHOICE 2035 PRTFL FD<br><br>44-6006315 | BASIS POINTS * PLAN ASSETS |

## 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 |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| AMER CENT ONE CHOICE 2040 PRTFL FD<br><br>44-6006315 | BASIS POINTS * PLAN ASSETS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| AMER CENT ONE CHOICE 2045 PRTFL FD<br><br>44-6006315 | BASIS POINTS * PLAN ASSETS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| AMER CENT ONE CHOICE 2050 PRTFL FD<br><br>44-6006315 | BASIS POINTS * PLAN ASSETS |

## 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 |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| AMER CENT ONE CHOICE INRET PRTFL FD<br><br>44-6006315 | BASIS POINTS * PLAN ASSETS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| AMERICAN CENTURY GROWTH FUND<br><br>44-6006315 | BASIS POINTS * PLAN ASSETS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| ING GLOBAL REAL ESTATE FUND<br><br>58-2449151 | BASIS POINTS * PLAN ASSETS |

## 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 |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| INVESCO CHARTER FUND<br><br>75-6082574 | BASIS POINTS * PLAN ASSETS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| PERKINS MID CAP VALUE FUND<br><br>84-1458637 | BASIS POINTS * PLAN ASSETS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| FRANKLIN SMALL CAP VALUE FUND<br><br>94-3237550 | BASIS POINTS * PLAN ASSETS |

## 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 |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| WELLS FARGO STBL RTN FD GALLIARD<br><br>94-6751924 | BASIS POINTS * PLAN ASSETS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MASSACHUSETTS MUTUAL LIFE INS. CO. | 60 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| AMER FUNDS EUROPACIFIC GROWTH FUND<br><br>95-6810128 | BASIS POINTS * PLAN ASSETS |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| WELLS FARGO GALLIARD | 52 | 0 |

| **(d)** Enter name and EIN (address) of source of indirect compensation | **(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |
|---|---|
| WELLS FARGO STBL RTN FD GALLIARD<br><br>94-6751924 | BASIS POINTS * PLAN ASSETS |

## 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
CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN

**B** Three-digit plan number (PN) ▶ 001

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

**D** Employer Identification Number (EIN)
74-2391991

**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: MF-R1 WELLS FARGO STBL RTN FD

**b** Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.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) |
|---|---|---|
| 26-0819611-001 | C | 2076744 |

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# 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
CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN

**B** Three-digit plan number (PN) ▶ 001

**C** Plan sponsor's name as shown on line 2a of Form 5500
CCC GROUP, INC.

**D** Employer Identification Number (EIN)
74-2391991

## 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) | 500000 | 500000 |
| **(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) | 848134 | 866621 |
| **(9)** Value of interest in common/collective trusts | 1c(9) | 2379026 | 2076744 |
| **(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) | 21692731 | 25327859 |
| **(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 | 25419891 | 28771224 |
| **Liabilities** | | | |
| **g** Benefit claims payable | 1g | | |
| **h** Operating payables | 1h | | |
| **i** Acquisition indebtedness | 1i | | |
| **j** Other liabilities | 1j | 177951 | 243567 |
| **k** Total liabilities (add all amounts in lines 1g through1j) | 1k | 177951 | 243567 |
| **Net Assets** | | | |
| **l** Net assets (subtract line 1k from line 1f) | 1l | 25241940 | 28527657 |

## 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) | 502102 | |
| **(B)** Participants | 2a(1)(B) | 2865160 | |
| **(C)** Others (including rollovers) | 2a(1)(C) | 396116 | |
| **(2)** Noncash contributions | 2a(2) | | |
| **(3)** Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)** | 2a(3) | | 3763378 |
| **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) | 36369 | |
| **(F)** Other | 2b(1)(F) | 0 | |
| **(G)** Total interest. Add lines **2b(1)(A)** through **(F)** | 2b(1)(G) | | 36369 |
| **(2)** Dividends: **(A)** Preferred stock | 2b(2)(A) | | |
| **(B)** Common stock | 2b(2)(B) | 0 | |
| **(C)** Registered investment company shares (e.g. mutual funds) | 2b(2)(C) | 316924 | |
| **(D)** Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)** | 2b(2)(D) | | 316924 |
| **(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) | | 26606 |
| (7) Net investment gain (loss) from pooled separate accounts | 2b(7) | | 0 |
| (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) | | 2730867 |
| c Other income | 2c | | 0 |
| d Total income. Add all **income** amounts in column (b) and enter total | 2d | | 6874144 |
| **Expenses** | | | |
| e Benefit payment and payments to provide benefits: | | | |
| (1) Directly to participants or beneficiaries, including direct rollovers | 2e(1) | 3302272 | |
| (2) To insurance carriers for the provision of benefits | 2e(2) | 0 | |
| (3) Other | 2e(3) | 0 | |
| (4) Total benefit payments. Add lines **2e(1)** through **(3)** | 2e(4) | | 3302272 |
| f Corrective distributions (see instructions) | 2f | | 243567 |
| g Certain deemed distributions of participant loans (see instructions) | 2g | | 24613 |
| h Interest expense | 2h | | |
| i Administrative expenses: (1) Professional fees | 2i(1) | 0 | |
| (2) Contract administrator fees | 2i(2) | 17335 | |
| (3) Investment advisory and management fees | 2i(3) | 0 | |
| (4) Other | 2i(4) | 640 | |
| (5) Total administrative expenses. Add lines **2i(1)** through **(4)** | 2i(5) | | 17975 |
| j Total expenses. Add all **expense** amounts in column (b) and enter total | 2j | | 3588427 |
| **Net Income and Reconciliation** | | | |
| k Net income (loss). Subtract line **2j** from line **2d** | 2k | | 3285717 |
| 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)** [X] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

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

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

**(1)** Name: RINALDO J. GONZALEZ, CPA, P.C. **(2)** EIN: 74-2433094

**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 | | 3000000 |
| 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
CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN

**B** Three-digit plan number (PN) ▶ 001

**C** Plan sponsor's name as shown on line 2a of Form 5500
CCC GROUP, INC.

**D** Employer Identification Number (EIN)
74-2391991

## Part I Distributions

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

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

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

EIN(s): 04-1590850

**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

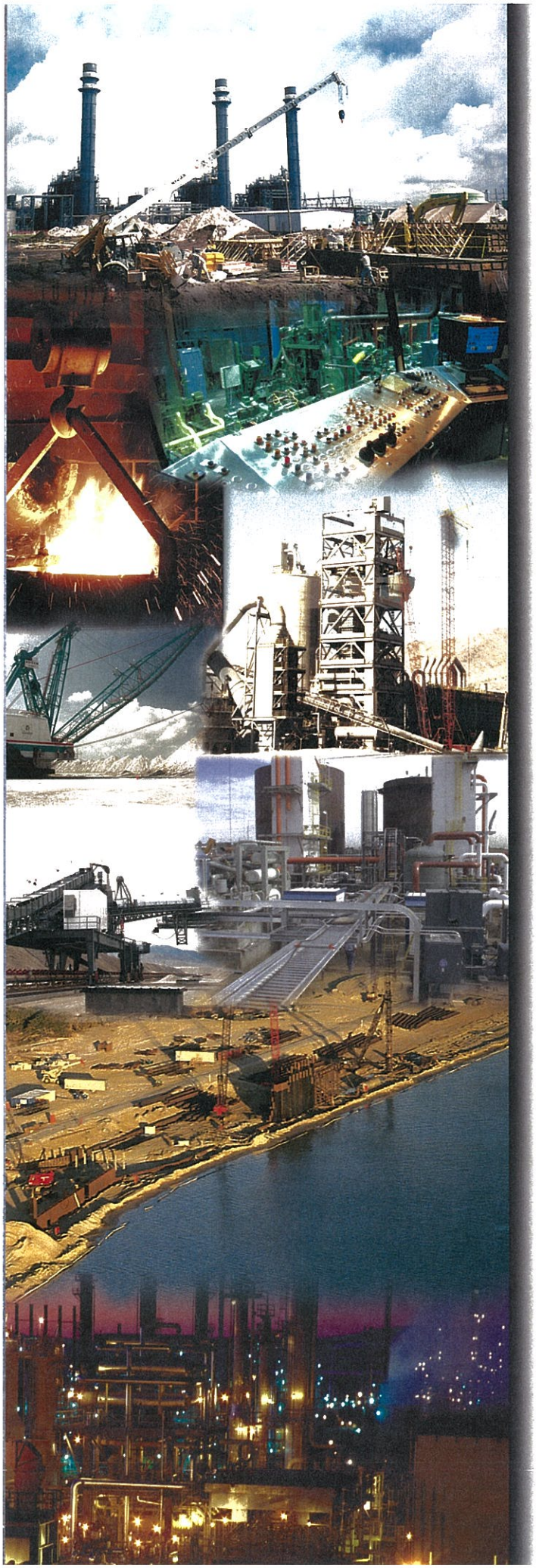
**18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding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



# CCC GROUP, INC.

# 401(k)

## Retirement Savings Plan

**Financial Statements**
**December 31, 2013 and 2012**

**(With Independent Auditor's Report thereon)**

**RINALDO J. GONZALEZ**
A Professional Corporation
CERTIFIED PUBLIC ACCOUNTANT
7800 IH 10 West - Suite 505
San Antonio, Texas 78230
(210) 366-9430 FAX (210) 366-9451

# INDEPENDENT AUDITORS' REPORT

To The Board of Directors of
CCC Group, Inc.
P.O. Box 200350
San Antonio, Texas 78220-0350

August 5, 2014

## Report on the Financial Statements

We have audited the accompanying statements of net assets available for benefits of CCC Group, Inc. 401(k) Retirement Savings Plan 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.

## Plan's Management's Responsibility for the Financial Statements

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

## Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by plan's management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

## Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of CCC Group, Inc. 401(k) Retirement Savings Plan of December 31, 2013 and 2012, and the changes in its net assets available for benefits for the years then ended in accordance with accounting principles generally accepted in the United States of America.

## Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental schedule referred to as "Schedule 1" is presented for the purpose of additional analysis and is not a required part of the basic financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of the Plan's management and was derived from, and relates directly to, the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements a whole.



*August 5, 2014*

CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2013 and 2012

| **ASSETS** | **2013** | **2012** |
|---|---|---|
| Investments at fair value: | | |
| Shares of participant directed investment portfolios: | | |
| Wls Frgo Stbl Rtn Fd (Glliard) | 2,076,743.66 | 2,379,025.68 |
| Total Return Fund (PIMCO) | 0.82 | 1,930,863.10 |
| AmerCnt ONE CHOICE INRT Ptf Fd | 1,919,721.42 | 1,420,522.88 |
| AmerCnt ONE CHOICE 2015 Ptf Fd | 1,085,413.40 | 186,461.30 |
| AmerCnt ONE CHOICE 2020 Ptf Fd | 7,479,808.84 | 5,115,084.98 |
| AmerCnt ONE CHOICE 2025 Ptf Fd | 1,191,786.79 | 190,663.34 |
| AmerCnt ONE CHOICE 2030 Ptf Fd | 4,781,308.76 | 3,602,335.76 |
| AmerCnt ONE CHOICE 2035 Ptf Fd | 988,199.02 | 103,338.73 |
| AmerCnt ONE CHOICE 2040 Ptf Fd | 2,623,233.62 | 1,680,011.11 |
| AmerCnt ONE CHOICE 2045 Ptf Fd | 1,143,885.09 | 141,249.16 |
| AmerCnt ONE CHOICE 2050 Ptf Fd | 1,500,527.75 | 657,587.73 |
| MFS Value Fund | - | 635,048.00 |
| Invesco Charter Fund | - | 830,402.27 |
| Perkins Mid Cap Value Fund | - | 495,698.04 |
| Nuveen Tradewinds Value Opp Fund | - | 401,267.16 |
| Goldman Sachs Gr Opportunities | - | 480,450.08 |
| Franklin Small Cap Value Fund | - | 379,697.31 |
| Northern Small Cap Index Fund | - | 366,024.17 |
| Fidelity Advisor Small Cap Fund | - | 237,542.60 |
| AmerFunds EuroPacific Gr Fund | - | 1,021,248.56 |
| Prudntl Jennsn Ntrl Rsrcs Fund | - | 106,290.16 |
| ING Global Real Estate Fund | - | 625,639.59 |
| American Century Cap Growth Fund | - | 1,067,652.28 |
| MFS Growth Allocation Fund | 710,787.26 | 14,916.05 |
| MFS Agg Growth Allocation Fund | 1,350,504.66 | - |
| MFS Conservative Allocation Fund | 111,015.98 | - |
| MFS Moderate Allocation Fund | 441,663.95 | |
| Holding Account | 1.34 | 2,736.97 |
| Participant Notes Receivable | 866,621.56 | 848,133.94 |
| Total shares of investment portfolios | 28,271,223.92 | 24,919,890.95 |
| Receivables: | | |
| Employer's contribution | 500,000.00 | 500,000.00 |
| Total receivables | 500,000.00 | 500,000.00 |
| **Total assets** | 28,771,223.92 | 25,419,890.95 |
| **LIABILITIES** | | |
| Participants' refunds | 243,566.47 | 177,951.46 |
| **Total liabilities** | 243,566.47 | 177,951.46 |
| **NET ASSETS AVAILABLE FOR BENEFITS** | **$ 28,527,657.45** | **$ 25,241,939.49** |

See accompanying notes to financial statements.

CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS WITH FUND INFORMATION
Year Ended December 31, 2013 ~ Participant Directed

| | WLS FRGO STBL RTN FD (GALLIARD) | TOTAL RETURN FUND (PIMCO) | AMERCNT ONE CHOICE INRT PTF FD | AMERCNT ONE CHOICE 2015 PTF FUND | AMERCNT ONE CHOICE 2020 PTF FUND | AMERCNT ONE CHOICE 2025 PTF FUND |
|---|---|---|---|---|---|---|
| **ADDITIONS (additions to net assets attributed to):** | | | | | | |
| Investment income: | | | | | | |
| Gain (Loss) Investment Income | $ 26,606.04 | $ (1,838.38) | $ 147,512.83 | $ 80,841.98 | $ 663,591.47 | $ 101,123.18 |
| Earnings: | | | | | | |
| Loan interest | 1,510.61 | 47.44 | 940.95 | 602.24 | 10,874.49 | 1,887.90 |
| Dividend income | | 4,434.58 | 35,361.44 | 4,217.43 | 115,097.92 | 3,895.19 |
| Other interest | | | | | | |
| Total earnings | 1,510.61 | 4,482.02 | 36,302.39 | 4,819.67 | 125,972.41 | 5,783.09 |
| Total investment income (loss) | 28,116.65 | 2,643.64 | 183,815.22 | 85,661.65 | 789,563.88 | 106,906.27 |
| Loan repayments: | | | | | | |
| Participant loan payments | 61,418.85 | 437.26 | (19,458.91) | 13,522.85 | 150,559.79 | (2,687.97) |
| Total repayments | 61,418.85 | 437.26 | (19,458.91) | 13,522.85 | 150,559.79 | (2,687.97) |
| Contributions: | | | | | | |
| Participants' (Employee Deferred Salary) | 195,485.69 | 3,183.27 | 160,293.71 | 138,560.19 | 604,700.12 | 118,407.15 |
| Employer's | 10,769.74 | - | 30,890.99 | 29,046.13 | 120,721.95 | 24,996.66 |
| Rollovers | 940.21 | | | | | 271,809.84 |
| Other | | | | | | |
| Total contributions | 207,195.64 | 3,183.27 | 191,184.70 | 167,606.32 | 725,422.07 | 415,213.65 |
| **TOTAL ADDITIONS:** | 296,731.14 | 6,264.17 | 355,541.01 | 266,790.82 | 1,665,545.74 | 519,431.95 |
| **DEDUCTIONS (deductions to net assets attributed to):** | | | | | | |
| Benefits paid to participants | 408,166.96 | 42,674.98 | 216,018.42 | 319,054.80 | 635,033.42 | 55,324.28 |
| Loans to participants (new loans) | 53,635.88 | 1,527.95 | 8,069.27 | 47.79 | 97,478.83 | 3,467.64 |
| Administrative expenses | 2,045.49 | 45.89 | 885.93 | 524.10 | 2,439.27 | 733.32 |
| **TOTAL DEDUCTIONS:** | 463,848.33 | 44,248.82 | 224,973.62 | 319,626.69 | 734,951.52 | 59,525.24 |
| Net increase (decrease) prior to transfers | (167,117.19) | (37,984.65) | 130,567.39 | (52,835.87) | 930,594.22 | 459,906.71 |
| Transfers | (135,164.83) | (1,892,877.63) | 368,631.15 | 951,787.97 | 1,434,129.64 | 541,216.74 |
| Other activities | | - | | | | |
| **NET INCREASE (DECREASE):** | (302,282.02) | (1,930,862.28) | 499,198.54 | 898,952.10 | 2,364,723.86 | 1,001,123.45 |
| **NET ASSETS AVAILABLE FOR BENEFITS:** | | | | | | |
| Beginning of year | 2,379,025.68 | 1,930,863.10 | 1,420,522.88 | 186,461.30 | 5,115,084.98 | 190,663.34 |
| End of year | **$ 2,076,743.66** | $ 0.82 | $ 1,919,721.42 | $ 1,085,413.40 | $ 7,479,808.84 | $ 1,191,786.79 |

See accompanying notes to financial statements

CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS WITH FUND INFORMATION
Year Ended December 31, 2013 ~ Participant Directed

| | AMERCNT ONE CHOICE 2030 PTF FUND | AMERCNT ONE CHOICE 2035 PTF FUND | AMERCNT ONE CHOICE 2040 PTF FUND | AMERCNT ONE CHOICE 2045 PTF FUND | AMERCNT ONE CHOICE 2050 PTF FUND | MFS VALUE FUND |
|---|---|---|---|---|---|---|
| **ADDITIONS (additions to net assets attributed to):** | | | | | | |
| Investment income: | | | | | | |
| Gain (Loss) Investment Income | $ 536,616.14 | $ 102,962.24 | $ 355,666.40 | $ 139,976.45 | $ 179,498.20 | $ 26,129.66 |
| Earnings: | | | | | | |
| Loan interest | 10,785.58 | 625.10 | 4,088.76 | 1,713.11 | 2,245.16 | 13.09 |
| Dividend income | 74,297.61 | 2,070.32 | 30,381.98 | 2,593.58 | 11,202.82 | |
| Other interest | | | | | | |
| Total earnings | 85,083.19 | 2,695.42 | 34,470.74 | 4,306.69 | 13,447.98 | 13.09 |
| Total investment income (loss) | 621,699.33 | 105,657.66 | 390,137.14 | 144,283.14 | 192,946.18 | 26,142.75 |
| Loan repayments: | | | | | | |
| Participant loan payments | 58,899.37 | 627.85 | (11,246.30) | 23,526.40 | 68,192.34 | 151.04 |
| Total repayments | 58,899.37 | 627.85 | (11,246.30) | 23,526.40 | 68,192.34 | 151.04 |
| Contributions: | | | | | | |
| Participants' (Employee Deferred Salary) | 485,124.62 | 134,435.35 | 284,436.64 | 242,034.31 | 245,747.99 | 1,320.48 |
| Employer's | 97,034.28 | 23,431.35 | 68,744.75 | 34,105.15 | 44,599.90 | - |
| Rollovers | | 47,853.79 | 13,349.83 | 10,382.45 | 13,885.94 | |
| Other | | | | | | |
| Total contributions | 582,158.90 | 205,720.49 | 366,531.22 | 286,521.91 | 304,233.83 | 1,320.48 |
| **TOTAL ADDITIONS:** | 1,262,757.60 | 312,006.00 | 745,422.06 | 454,331.45 | 565,372.35 | 27,614.27 |
| **DEDUCTIONS (deductions to net assets attributed to):** | | | | | | |
| Benefits paid to participants | 468,466.65 | 272,894.06 | 71,988.36 | 154,090.54 | 251,592.33 | - |
| Loans to participants (new loans) | 84,571.39 | 4,416.58 | 31,304.79 | 24,111.72 | 77,024.61 | 281.46 |
| Administrative expenses | 3,662.21 | 1,061.89 | 2,969.85 | 1,396.71 | 1,609.54 | 7.75 |
| **TOTAL DEDUCTIONS:** | 556,700.25 | 278,372.53 | 106,263.00 | 179,598.97 | 330,226.48 | 289.21 |
| Net increase (decrease) prior to transfers | 706,057.35 | 33,633.47 | 639,159.06 | 274,732.48 | 235,145.87 | 27,325.06 |
| Transfers | 472,915.65 | 851,226.82 | 304,063.45 | 727,903.45 | 607,794.15 | (662,373.06) |
| Other activities | | | | | | |
| **NET INCREASE (DECREASE):** | 1,178,973.00 | 884,860.29 | 943,222.51 | 1,002,635.93 | 842,940.02 | (635,048.00) |
| **NET ASSETS AVAILABLE FOR BENEFITS:** | | | | | | |
| Beginning of year | 3,602,335.76 | 103,338.73 | 1,680,011.11 | 141,249.16 | 657,587.73 | 635,048.00 |
| End of year | $ 4,781,308.76 | $ 988,199.02 | $ 2,623,233.62 | $ 1,143,885.09 | $ 1,500,527.75 | $ - |

See accompanying notes to financial statements

CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS WITH FUND INFORMATION
Year Ended December 31, 2013 ~ Participant Directed

| | INVESCO CHARTER FUND | PERKINS MID CAP VALUE FUND | NUVEEN TRADEWINDS VALUE OPP FD | GOLDMAN SACHS GR OPPORTUNITIES | FRANKLIN SMALL CAP VALUE FUND | NORTHERN SMALL CAP INDEX FUND |
|---|---|---|---|---|---|---|
| **ADDITIONS (additions to net assets attributed to):** | | | | | | |
| Investment income: | | | | | | |
| Gain (Loss) Investment Income | $ 23,449.02 | $ 15,848.51 | $ 10,129.48 | $ 14,839.64 | $ 12,764.32 | $ 13,425.54 |
| Earnings: | | | | | | |
| Loan interest | 14.74 | 13.59 | 4.26 | 4.90 | 16.12 | 8.25 |
| Dividend income | | | 15,186.02 | | | |
| Other interest | | | | | | |
| Total earnings | 14.74 | 13.59 | 15,190.28 | 4.90 | 16.12 | 8.25 |
| Total investment income (loss) | 23,463.76 | 15,862.10 | 25,319.76 | 14,844.54 | 12,780.44 | 13,433.79 |
| Loan repayments: | | | | | | |
| Participant loan payments | 213.36 | 138.57 | 43.78 | 48.72 | 128.58 | 93.16 |
| Total repayments | 213.36 | 138.57 | 43.78 | 48.72 | 128.58 | 93.16 |
| Contributions: | | | | | | |
| Participants' (Employee Deferred Salary) | 2,237.54 | 780.73 | 1,072.24 | 531.87 | 1,277.12 | 814.58 |
| Employer's | - | - | - | - | - | - |
| Rollovers | | | | | | |
| Other | | | | | | |
| Total contributions | 2,237.54 | 780.73 | 1,072.24 | 531.87 | 1,277.12 | 814.58 |
| **TOTAL ADDITIONS:** | 25,914.66 | 16,781.40 | 26,435.78 | 15,425.13 | 14,186.14 | 14,341.53 |
| **DEDUCTIONS (deductions to net assets attributed to):** | | | | | | |
| Benefits paid to participants | - | - | 65,685.45 | 5,565.86 | - | - |
| Loans to participants (new loans) | 831.39 | 182.89 | | 187.92 | 49.10 | 284.59 |
| Administrative expenses | 22.35 | 4.83 | 30.27 | 5.47 | 1.26 | 7.51 |
| **TOTAL DEDUCTIONS:** | 853.74 | 187.72 | 65,715.72 | 5,759.25 | 50.36 | 292.10 |
| Net increase (decrease) prior to transfers | 25,060.92 | 16,593.68 | (39,279.94) | 9,665.88 | 14,135.78 | 14,049.43 |
| Transfers | (855,463.19) | (512,291.72) | (361,987.22) | (490,115.96) | (393,833.09) | (380,073.60) |
| Other activities | | | | | | |
| **NET INCREASE (DECREASE):** | (830,402.27) | (495,698.04) | (401,267.16) | (480,450.08) | (379,697.31) | (366,024.17) |
| **NET ASSETS AVAILABLE FOR BENEFITS:** | | | | | | |
| Beginning of year | 830,402.27 | 495,698.04 | 401,267.16 | 480,450.08 | 379,697.31 | 366,024.17 |
| End of year | $ - | $ - | $ - | $ - | $ - | $ - |

CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS WITH FUND INFORMATION
Year Ended December 31, 2013 ~ Participant Directed

| | FIDELITY ADVISOR SMALL CAP FUND | AMERFUNDS EUROPACIFIC GR FUND | PRUDNTL JENNSN NTRL RSRCS FUND | ING GLOBAL REAL ESTATE FUND | AMERICAN CENTURY CAP GROWTH FUND | MFS GROWTH ALLOCATION FUND |
|---|---|---|---|---|---|---|
| **ADDITIONS (additions to net assets attributed to):** | | | | | | |
| Investment income: | | | | | | |
| Gain (Loss) Investment Income | $ 7,526.22 | $ 17,985.25 | $ 2,782.35 | $ 8,522.26 | $ 29,837.13 | $ 68,452.21 |
| Earnings: | | | | | | |
| Loan interest | 2.15 | 18.71 | | 11.56 | 14.18 | 287.05 |
| Dividend income | | | | 15,144.60 | | |
| Other interest | | | | | | |
| Total earnings | 2.15 | 18.71 | - | 15,156.16 | 14.18 | 287.05 |
| Total investment income (loss) | 7,528.37 | 18,003.96 | 2,782.35 | 23,678.42 | 29,851.31 | 68,739.26 |
| Loan repayments: | | | | | | |
| Participant loan payments | 26.20 | 179.50 | | 146.14 | 264.81 | 4,775.59 |
| Total repayments | 26.20 | 179.50 | - | 146.14 | 264.81 | 4,775.59 |
| Contributions: | | | | | | |
| Participants' (Employee Deferred Salary) | 432.62 | 3,272.54 | 197.12 | 1,251.92 | 1,598.94 | 59,950.13 |
| Employer's | - | - | - | - | - | 7,819.79 |
| Rollovers | | | | | | 8,240.55 |
| Other | | | | | | |
| Total contributions | 432.62 | 3,272.54 | 197.12 | 1,251.92 | 1,598.94 | 76,010.47 |
| **TOTAL ADDITIONS:** | 7,987.19 | 21,456.00 | 2,979.47 | 25,076.48 | 31,715.06 | 149,525.32 |
| **DEDUCTIONS (deductions to net assets attributed to):** | | | | | | |
| Benefits paid to participants | - | - | - | - | 89,357.13 | 194,944.62 |
| Loans to participants (new loans) | 45.05 | 528.68 | | 142.64 | 272.24 | 5,714.06 |
| Administrative expenses | 1.13 | 14.03 | - | 3.93 | 54.19 | 203.29 |
| **TOTAL DEDUCTIONS:** | 46.18 | 542.71 | - | 146.57 | 89,683.56 | 200,861.97 |
| Net increase (decrease) prior to transfers | 7,941.01 | 20,913.29 | 2,979.47 | 24,929.91 | (57,968.50) | (51,336.65) |
| Transfers | (245,483.61) | (1,042,161.85) | (109,269.63) | (650,569.50) | (1,009,683.78) | 747,207.86 |
| Other activities | | | | | | |
| **NET INCREASE (DECREASE):** | (237,542.60) | (1,021,248.56) | (106,290.16) | (625,639.59) | (1,067,652.28) | 695,871.21 |
| **NET ASSETS AVAILABLE FOR BENEFITS:** | | | | | | |
| Beginning of year | 237,542.60 | 1,021,248.56 | 106,290.16 | 625,639.59 | 1,067,652.28 | 14,916.05 |
| End of year | $ - | $ - | $ - | $ - | $ - | $ 710,787.26 |

See accompanying notes to financial statements

CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS WITH FUND INFORMATION
Year Ended December 31, 2013 ~ Participant Directed

| | MFS Agg GROWTH ALLOCATION FUND | MFS CONSERVATIVE ALLOCATION Fd FUND | MFS MODERATE ALLOCATION FUND | PARTICIPANT NOTES | OTHER | TOTAL |
|---|---|---|---|---|---|---|
| **ADDITIONS (additions to net assets attributed to):** | | | | | | |
| Investment income: | | | | | | |
| Gain (Loss) Investment Income | $ 141,166.07 | $ 1,350.43 | $ 30,709.14 | $ - | $ - | 2,757,473.78 |
| Earnings: | | | | | | |
| Loan interest | 348.51 | | 42.48 | 247.98 | | 36,368.91 |
| Dividend income | | 507.38 | 2,532.06 | - | | 316,922.93 |
| Other interest | | | | - | | - |
| Total earnings | 348.51 | 507.38 | 2,574.54 | 247.98 | - | 353,291.84 |
| Total investment income (loss) | 141,514.58 | 1,857.81 | 33,283.68 | 247.98 | - | 3,110,765.62 |
| Loan repayments: | | | | | | |
| Participant loan payments | 6,101.19 | | 1,717.88 | (357,820.05) | - | 0.00 |
| Total repayments | 6,101.19 | - | 1,717.88 | (357,820.05) | - | 0.00 |
| Contributions: | | | | | | |
| Participants' (Employee Deferred Salary) | 118,792.00 | 13,286.50 | 45,934.52 | | | 2,865,159.89 |
| Employer's | 6,698.36 | 218.54 | 3,024.64 | - | - | 502,102.23 |
| Rollovers | 28,532.00 | | 3,858.01 | | (2,736.62) | 396,116.00 |
| Other | | | | | | - |
| Total contributions | 154,022.36 | 13,505.04 | 52,817.17 | - | (2,736.62) | 3,763,378.12 |
| **TOTAL ADDITIONS:** | 301,638.13 | 15,362.85 | 87,818.73 | (357,572.07) | (2,736.62) | 6,874,143.74 |
| **DEDUCTIONS (deductions to net assets attributed to):** | | | | | | |
| Benefits paid to participants | 220,867.60 | - | 8,497.97 | 24,613.33 | 65,615.01 | 3,570,451.77 |
| Loans to participants (new loans) | 6,288.27 | | 208.28 | (400,673.02) | | - |
| Administrative expenses | 206.85 | - | 37.94 | - | - | 17,975.00 |
| **TOTAL DEDUCTIONS:** | 227,362.72 | - | 8,744.19 | (376,059.69) | 65,615.01 | 3,588,426.77 |
| Net increase (decrease) prior to transfers | 74,275.41 | 15,362.85 | 79,074.54 | 18,487.62 | (68,351.63) | 3,285,716.97 |
| Transfers | 1,276,229.25 | 95,653.13 | 362,589.41 | | 0.99 | 0.99 |
| Other activities | | | | | | - |
| **NET INCREASE (DECREASE):** | 1,350,504.66 | 111,015.98 | 441,663.95 | 18,487.62 | (68,350.64) | 3,285,717.96 |
| **NET ASSETS AVAILABLE FOR BENEFITS:** | | | | | | |
| Beginning of year | - | - | - | 848,133.94 | 324,785.51 | 25,241,939.49 |
| End of year | $ 1,350,504.66 | $ 111,015.98 | $ 441,663.95 | $ 866,621.56 | $ 256,434.87 | $ 28,527,657.45 |

See accompanying notes to financial statements

**CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN**
**STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS WITH FUND INFORMATION**
**Year Ended December 31, 2012 ~ Participant Directed**

| | WLS FRGO STBL RTN FD (GALLIARD) | TOTAL RETURN FUND (PIMCO) | AMERCNT LIVESTRONG INCM PTF FD | AMERCNT LIVESTRONG 2015 PTF FUND | AMERCNT LIVESTRONG 2020 PTF FUND | AMERCNT LIVESTRONG 2025 PTF FUND | AMERCNT LIVESTRONG 2030 PTF FUND |
|---|---|---|---|---|---|---|---|
| **ADDITIONS** (additions to net assets attributed to): | | | | | | | |
| Investment income: | | | | | | | |
| Gain (Loss) Investment Income | $ 34,669.23 | $ 51,460.49 | $ 88,807.61 | $ 9,526.45 | $ 398,498.87 | $ 22,374.13 | $ 311,921.00 |
| Earnings: | | | | | | | |
| Loan interest | 2,545.83 | 2,586.99 | 544.23 | 1,090.34 | 8,723.26 | 453.66 | 9,434.34 |
| Dividend income | | 114,298.85 | 23,467.19 | 2,166.27 | 94,582.49 | 3,770.31 | 51,072.37 |
| Other interest | | | | | | | |
| Total earnings | 2,545.83 | 116,885.84 | 24,011.42 | 3,256.61 | 103,305.75 | 4,223.97 | 60,506.71 |
| Total investment income (loss) | 37,215.06 | 168,346.33 | 112,819.03 | 12,783.06 | 501,804.62 | 26,598.10 | 372,427.71 |
| Loan repayments: | | | | | | | |
| Participant loan payments | 12,057.34 | 13,009.54 | 12,607.30 | 12,327.10 | 50,197.38 | 2,586.43 | 84,130.98 |
| Total repayments | 12,057.34 | 13,009.54 | 12,607.30 | 12,327.10 | 50,197.38 | 2,586.43 | 84,130.98 |
| Contributions: | | | | | | | |
| Participants' (Employee Deferred Salary) | 185,842.12 | 233,592.62 | 82,697.13 | 48,524.75 | 428,236.33 | 28,463.02 | 369,722.54 |
| Employer's | 19,037.74 | 47,249.92 | 21,414.53 | 3,653.70 | 94,682.42 | 6,568.02 | 83,929.91 |
| Rollovers | 2,838.93 | 16,205.09 | | | 265,788.65 | | |
| Other | | | | | | | |
| Total contributions | 207,718.79 | 297,047.63 | 104,111.66 | 52,178.45 | 788,707.40 | 35,031.04 | 453,652.45 |
| **TOTAL ADDITIONS:** | 256,991.19 | 478,403.50 | 229,537.99 | 77,288.61 | 1,340,709.40 | 64,215.57 | 910,211.14 |
| **DEDUCTIONS** (deductions to net assets attributed to): | | | | | | | |
| Benefits paid to participants | 466,614.81 | 411,817.89 | 103,645.46 | 21,533.00 | 565,596.12 | 100,729.59 | 241,752.49 |
| Loans to participants | 5,295.30 | 6,287.47 | 10,800.00 | 1,500.00 | 115,056.38 | 2,300.00 | 82,495.80 |
| Administrative expenses | 5,167.93 | 990.26 | 420.78 | 221.10 | 3,048.16 | 187.61 | 2,380.73 |
| **TOTAL DEDUCTIONS:** | 477,078.04 | 419,095.62 | 114,866.24 | 23,254.10 | 683,700.66 | 103,217.20 | 326,629.02 |
| Net increase (decrease) prior to transfers | (220,086.85) | 59,307.88 | 114,671.75 | 54,034.51 | 657,008.74 | (39,001.63) | 583,582.12 |
| Transfers | (37,924.17) | 167,348.71 | (16,033.40) | 14,256.61 | (61,089.95) | 7,715.75 | (15,629.57) |
| Other activities | (0.07) | 2.55 | | | 0.38 | | |
| **NET INCREASE (DECREASE):** | (258,011.09) | 226,659.14 | 98,638.35 | 68,291.12 | 595,919.17 | (31,285.88) | 567,952.55 |
| **NET ASSETS AVAILABLE FOR BENEFITS:** | | | | | | | |
| Beginning of year | 2,637,036.77 | 1,704,203.96 | 1,321,884.53 | 118,170.18 | 4,519,165.81 | 221,949.22 | 3,034,383.21 |
| End of year | $ 2,379,025.68 | $ 1,930,863.10 | $ 1,420,522.88 | $ 186,461.30 | $ 5,115,084.98 | $ 190,663.34 | $ 3,602,335.76 |



See accompanying notes to financial statements

## CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN
## STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS WITH FUND INFORMATION
**Year Ended December 31, 2012 – Participant Directed**

| | AMERCNT LIVESTRONG 2035 PTF FUND | AMERCNT LIVESTRONG 2040 PTF FUND | AMERCNT LIVESTRONG 2045 PTF FUND | AMERCNT LIVESTRONG 2050 PTF FUND | MFS VALUE FUND | INVESCO CHARTER FUND | PERKINS MID CAP VALUE FUND |
|---|---|---|---|---|---|---|---|
| **ADDITIONS** (additions to net assets attributed to): | | | | | | | |
| Investment income: | | | | | | | |
| Gain (Loss) Investment Income | $ 6,940.12 | $ 168,968.55 | $ 10,284.55 | $ 66,159.57 | $ 63,663.74 | $ 63,957.98 | $ 28,321.16 |
| Earnings: | | | | | | | |
| Loan interest | 360.12 | 3,060.73 | 40.33 | 1,329.89 | 679.36 | 845.31 | 481.44 |
| Dividend income | 927.84 | 21,045.70 | 963.53 | 6,152.94 | 14,942.37 | 8,389.17 | 20,934.80 |
| Other interest | | | | | | | |
| Total earnings | 1,287.96 | 24,106.43 | 1,003.86 | 7,482.83 | 15,621.73 | 9,234.48 | 21,416.24 |
| Total investment income (loss) | 8,228.08 | 193,074.98 | 11,288.41 | 73,642.40 | 79,285.47 | 73,192.46 | 49,737.40 |
| Loan repayments: | | | | | | | |
| Participant loan payments | (4,053.98) | 20,968.81 | 4,859.20 | 7,223.11 | 6,044.52 | 5,759.36 | (1,589.84) |
| Total repayments | (4,053.98) | 20,968.81 | 4,859.20 | 7,223.11 | 6,044.52 | 5,759.36 | (1,589.84) |
| Contributions: | | | | | | | |
| Participants' (Employee Deferred Salary) | 50,620.76 | 214,512.26 | 67,246.84 | 122,852.38 | 70,809.61 | 114,804.19 | 46,855.84 |
| Employer's | 5,514.31 | 55,908.13 | 10,235.98 | 24,376.21 | 12,930.27 | 16,753.22 | 10,650.45 |
| Rollovers | 7,462.59 | | | | 13,036.51 | 9,400.48 | 1,922.07 |
| Other | | | | | | | |
| Total contributions | 63,597.66 | 270,420.39 | 77,482.82 | 147,228.59 | 96,776.39 | 140,957.89 | 59,428.36 |
| **TOTAL ADDITIONS:** | 67,771.76 | 484,464.18 | 93,630.43 | 228,094.10 | 182,106.38 | 219,909.71 | 107,575.92 |
| **DEDUCTIONS** (deductions to net assets attributed to): | | | | | | | |
| Benefits paid to participants | 29,908.73 | 131,827.12 | 54,925.45 | 38,052.78 | 24,088.62 | 29,567.27 | 43,546.01 |
| Loans to participants | | 20,764.52 | 4,900.00 | 29,084.00 | 7,136.70 | 9,674.85 | 3,604.29 |
| Administrative expenses | 661.30 | 2,115.20 | 466.04 | 1,371.80 | 239.95 | 538.94 | 198.41 |
| **TOTAL DEDUCTIONS:** | 30,570.03 | 154,706.84 | 60,291.49 | 68,508.58 | 31,465.27 | 39,781.06 | 47,348.71 |
| Net increase (decrease) prior to transfers | 37,201.73 | 329,757.34 | 33,338.94 | 159,585.52 | 150,641.11 | 180,128.65 | 60,227.21 |
| Transfers | (876.76) | (24,875.74) | 29,417.13 | (11,113.46) | 48,863.01 | 85,342.72 | (60,054.54) |
| Other activities | | | | | | | |
| **NET INCREASE (DECREASE):** | 36,324.97 | 304,881.60 | 62,756.07 | 148,472.06 | 199,504.12 | 265,471.37 | 172.67 |
| **NET ASSETS AVAILABLE FOR BENEFITS:** | | | | | | | |
| Beginning of year | 67,013.76 | 1,375,129.51 | 78,493.09 | 509,115.67 | 435,543.88 | 564,930.90 | 495,525.37 |
| End of year | $ 103,338.73 | $ 1,680,011.11 | $ 141,249.16 | $ 657,587.73 | $ 635,048.00 | $ 830,402.27 | $ 495,698.04 |



See accompanying notes to financial statements

## CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN
## STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS WITH FUND INFORMATION
**Year Ended December 31, 2012 ~ Participant Directed**

| | NUVEEN TRADEWINDS VALUE OPP FD | GOLDMAN SACHS GR OPPORTUNITIES | FRANKLIN SMALL CAP VALUE FUND | NORTHERN SMALL CAP INDEX FUND | FIDELITY ADVISOR SMALL CAP FUND | AMERFUNDS EUROPACIFIC GR FUND | PRUDNTL JENNSN NTRL RSRCS FUND |
|---|---|---|---|---|---|---|---|
| **ADDITIONS** (additions to net assets attributed to): | | | | | | | |
| Investment income: | | | | | | | |
| Gain (Loss) Investment Income | $ (13,284.32) | $ 24,621.87 | $ 44,172.53 | $ 45,436.42 | $ 12,525.22 | $ 160,287.88 | $ (5,225.08) |
| Earnings: | | | | | | | |
| Loan interest | 370.28 | 228.35 | 641.56 | 414.03 | 190.90 | 989.30 | |
| Dividend income | 12,184.74 | 34,019.99 | 15,394.66 | 8,102.91 | 1,237.15 | 14,541.16 | |
| Other interest | | | | | | | |
| Total earnings | 12,555.02 | 34,248.34 | 16,036.22 | 8,516.94 | 1,428.05 | 15,530.46 | - |
| Total investment income (loss) | (729.30) | 58,870.21 | 60,208.75 | 53,953.36 | 13,953.27 | 175,818.34 | (5,225.08) |
| Loan repayments: | | | | | | | |
| Participant loan payments | 4,192.32 | 1,234.49 | (2,038.35) | 1,815.86 | 1,480.11 | 6,619.36 | |
| Total repayments | 4,192.32 | 1,234.49 | (2,038.35) | 1,815.86 | 1,480.11 | 6,619.36 | - |
| Contributions: | | | | | | | |
| Participants' (Employee Deferred Salary) | 58,800.63 | 45,329.70 | 35,753.32 | 51,193.54 | 23,787.94 | 146,439.48 | 13,389.05 |
| Employer's | 11,762.70 | 8,240.10 | 8,561.87 | 9,122.14 | 5,154.22 | 24,330.37 | 2,619.60 |
| Rollovers | 7,714.47 | 1,922.07 | 7,996.16 | 3,059.84 | 546.80 | 8,276.96 | 2,483.12 |
| Other | | | | | | | |
| Total contributions | 78,277.80 | 55,491.87 | 52,311.35 | 63,375.52 | 29,488.96 | 179,046.81 | 18,491.77 |
| **TOTAL ADDITIONS:** | 81,740.82 | 115,596.57 | 110,481.75 | 119,144.74 | 44,922.34 | 361,484.51 | 13,266.69 |
| **DEDUCTIONS** (deductions to net assets attributed to): | | | | | | | |
| Benefits paid to participants | 20,955.13 | 40,541.76 | 20,947.78 | 12,158.39 | 37,302.52 | 59,973.97 | 5,919.69 |
| Loans to participants | 1,696.93 | 561.90 | 2,380.59 | 2,330.94 | 1,288.80 | 5,997.90 | |
| Administrative expenses | 198.86 | 91.73 | 172.37 | 212.20 | 110.17 | 313.25 | 13.13 |
| **TOTAL DEDUCTIONS:** | 22,850.92 | 41,195.39 | 23,500.74 | 14,701.53 | 38,701.49 | 66,285.12 | 5,932.82 |
| Net increase (decrease) prior to transfers | 58,889.90 | 74,401.18 | 86,981.01 | 104,443.21 | 6,220.85 | 295,199.39 | 7,333.87 |
| Transfers | (149,202.85) | 50,789.50 | (32,276.17) | (110,835.93) | 9,911.48 | (235,559.36) | 16,806.28 |
| Other activities | | | | | | | |
| **NET INCREASE (DECREASE):** | (90,312.95) | 125,190.68 | 54,704.84 | (6,392.72) | 16,132.33 | 59,640.03 | 24,140.15 |
| **NET ASSETS AVAILABLE FOR BENEFITS:** | | | | | | | |
| Beginning of year | 491,580.11 | 355,259.40 | 324,992.47 | 372,416.89 | 221,410.27 | 961,608.53 | 82,150.01 |
| End of year | $ 401,267.16 | $ 480,450.08 | $ 379,697.31 | $ 366,024.17 | $ 237,542.60 | $ 1,021,248.56 | $ 106,290.16 |



See accompanying notes to financial statements

## CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN
## STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS WITH FUND INFORMATION
**Year Ended December 31, 2012 ~ Participant Directed**

| | ING GLOBAL REAL ESTATE FUND | AMERICAN CENTURY GROWTH FUND | MFS GROWTH ALLOCATION FUND | PARTICIPANT NOTES | OTHER | TOTAL |
|---|---|---|---|---|---|---|
| **ADDITIONS** (additions to net assets attributed to): | | | | | | |
| Investment income: | | | | | | |
| Gain (Loss) Investment Income | $ 78,062.51 | $ 74,581.72 | $ (107.36) | $ - | $ - | $ 1,746,624.84 |
| Earnings: | | | | | | |
| Loan interest | 515.78 | 887.91 | | (1,633.29) | - | 34,780.65 |
| Dividend income | 8,209.37 | 43,087.91 | 249.22 | - | - | 499,740.94 |
| Other interest | | | | - | - | - |
| Total earnings | 8,725.15 | 43,975.82 | 249.22 | (1,633.29) | - | 534,521.59 |
| Total investment income (loss) | 86,787.66 | 118,557.54 | 141.86 | (1,633.29) | - | 2,281,146.43 |
| Loan repayments: | | | | | | |
| Participant loan payments | 1,986.18 | 11,089.64 | | (252,506.86) | - | (0.00) |
| Total repayments | 1,986.18 | 11,089.64 | - | (252,506.86) | - | (0.00) |
| Contributions: | | | | | | |
| Participants' (Employee Deferred Salary) | 35,230.29 | 90,481.43 | | | | 2,565,185.77 |
| Employer's | 7,468.78 | 15,972.52 | - | - | | 506,137.11 |
| Rollovers | 6,518.26 | 18,002.76 | | | 2,736.61 | 375,911.37 |
| Other | | | | | | - |
| Total contributions | 49,217.33 | 124,456.71 | - | - | 2,736.61 | 3,447,234.25 |
| **TOTAL ADDITIONS:** | 137,991.17 | 254,103.89 | 141.86 | (254,140.15) | 2,736.61 | 5,728,380.68 |
| **DEDUCTIONS** (deductions to net assets attributed to): | | | | | | |
| Benefits paid to participants | 65,072.60 | 40,009.00 | - | 102,844.38 | 84,429.32 | 2,753,759.88 |
| Loans to participants | 2,546.53 | 6,116.64 | | (321,819.54) | | - |
| Administrative expenses | 275.75 | 453.94 | - | - | - | 19,849.61 |
| **TOTAL DEDUCTIONS:** | 67,894.88 | 46,579.58 | - | (218,975.16) | 84,429.32 | 2,773,609.49 |
| Net increase (decrease) prior to transfers | 70,096.29 | 207,524.31 | 141.86 | (35,164.99) | (81,692.71) | 2,954,771.19 |
| Transfers | 252,497.64 | 57,748.88 | 14,774.19 | | - | 0.00 |
| Other activities | | | | | 0.39 | 3.25 |
| **NET INCREASE (DECREASE):** | 322,593.93 | 265,273.19 | 14,916.05 | (35,164.99) | (81,692.32) | 2,954,774.44 |
| **NET ASSETS AVAILABLE FOR BENEFITS:** | | | | | | |
| Beginning of year | 303,045.66 | 802,379.09 | - | 883,298.93 | 406,477.83 | 22,287,165.05 |
| End of year | $ 625,639.59 | $ 1,067,652.28 | $ 14,916.05 | $ 848,133.94 | $ 324,785.51 | $ 25,241,939.49 |



See accompanying notes to financial statements

# CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN
# NOTES TO FINANCIAL STATEMENTS
# DECEMBER 31, 2013 AND 2012

NOTE A - DESCRIPTION OF PLAN

The following description of the CCC Group, Inc. ("Company") 401(K) Retirement Savings Plan ("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 is a defined contribution plan covering all eligible full-time employees of the Company immediately upon employment. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The plan was established in 1996.

*Contributions.* Each year, participants may contribute up to 100% of pretax annual compensation, as defined in the Plan. Participants may also contribute amounts representing distributions from other qualified defined contribution plans. The Company may make contributions, at its own discretion, and at the option of the Company's board of directors. Contributions are subject to certain limitations.

*Participant Accounts.* Each participant's account is credited with the participant's contribution and allocations of the Company's contribution. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

*Vesting.* Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and discretionary contribution portion of their accounts plus actual earnings thereon is based on years of continuous service. A participant is 100% vested after three years of credited service.

*Investment Options.* Upon enrollment in the Plan, a participant may direct employee contributions in the following investment options:

Wls Frgo Stbl Rtn Fd (Galliard) – The Fund seeks safety of principal and consistency of returns while attempting to maintain minimal volatility. The Fund is primarily comprised of investment contracts including Guaranteed Investment Contracts (GICs), Separate Account GICs, and Security Backed Investment Contracts. GICs are issued by insurance companies which guarantee the return of principal and a stated rate of interest. Separate Account GICs are issued by an insurance company and are maintained in a separate account. Security Backed Investment Contracts are comprised of investment contracts and underlying fixed income portfolios.

Total Return Fund (PIMCO) – The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund normally invests at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 10% of its total assets in high yield securities ("junk bonds") rated B or higher by Moody's, or equivalently rated by S&P or Fitch, or, if unrated, determined by PIMCO to be of comparable quality.

AmerCnt ONE CHOICE INRT Ptf Fd (Formerly--AmerCnt LIVESTRONG Incm Ptf Fd) - The investment seeks current income; capital appreciation is a secondary objective. The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The fund's target allocation for the various asset classes and underlying funds is to invest 45% of its assets in stock funds, 45% of its assets in bond funds, and 10% of its assets in money market funds. The target asset mix of One Choice In Retirement Portfolio is expected to remain fixed over time.

AmerCnt ONE CHOICE 2015 Ptf Fd (Formerly--AmerCnt LIVESTRONG 2015 Ptf Fd) – The investment seeks the highest total return consistent with its asset mix. The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in

the fund name refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

AmerCnt ONE CHOICE 2020 Ptf Fd (Formerly--AmerCnt LIVESTRONG 2020 Ptf Fd) – The investment seeks the highest total return consistent with its asset mix. The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in the fund name (2020) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

AmerCnt ONE CHOICE 2025 Ptf Fd (Formerly--AmerCnt LIVESTRONG 2025 Ptf Fd) – The investment seeks the highest total return consistent with its asset mix. The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in the fund name (2025) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

AmerCnt ONE CHOICE 2030 Ptf Fd (Formerly--AmerCnt LIVESTRONG 2030 Ptf Fd) – The investment seeks the highest total return consistent with its asset mix. The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in the fund name (2030) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

AmerCnt ONE CHOICE 2035 Ptf Fd (Formerly--AmerCnt LIVESTRONG 2035 Ptf Fd) – The investment seeks the highest total return consistent with its asset mix. The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent variety of asset classes and investment styles. The target date in the fund name (2035) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

AmerCnt ONE CHOICE 2040 Ptf Fd (Formerly--AmerCnt LIVESTRONG 2040 Ptf Fd) – The investment seeks the highest total return consistent with its asset mix. The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in the fund name (2040) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

AmerCnt ONE CHOICE 2045 Ptf Fd (Formerly--AmerCnt LIVESTRONG 2045 Ptf Fd) – The investment seeks the highest total return consistent with its asset mix. The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in the fund name (2045) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

AmerCnt ONE CHOICE 2050 Ptf Fd (Formerly--AmerCnt LIVESTRONG 2050 Ptf Fd) – The investment seeks the highest total return consistent with its asset mix. The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in the fund name (2050) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund..

MFS Value Fund – The investment seeks capital appreciation. The fund normally invests its assets in equity securities. Equity securities include common stocks, preferred stocks, securities convertible into stocks, and depositary receipts for those securities. It focuses on the stocks of companies it believes are undervalued compared to their perceived worth (value companies). The fund may invest in companies of any size, while it focuses on companies with large capitalizations. The fund may invest in foreign securities.

Invesco Charter Fund – The investment seeks long-term growth of capital. The fund invests primarily in equity securities. The advisor seeks to construct a portfolio of issuers that have high or improving return on invested capital (ROIC), quality management, a strong competitive position and which are trading at compelling valuations. The fund may invest up to 25% of total assets in foreign securities, which includes debt and equity securities.

Perkins Mid Cap Value Fund – The investment seeks capital appreciation. The fund primarily invests in the common stocks of midsized companies whose stock prices the portfolio managers believe to be undervalued. It invests, under normal circumstances, at least 80% of its net assets in equity securities of companies whose market capitalization falls, at the time of purchase, within the 12-month average of the capitalization range of the Russell Midcap® Value Index. The fund may also invest in foreign equity and debt securities, which may include investments in emerging markets.

Nuveen Tradewinds Value Opp Fund – The investment seeks long-term capital appreciation. The fund invests primarily in equity securities of companies with varying market capitalizations, which may include small-, mid-, and large-capitalization companies. It invests primarily in U.S. equity securities, but may invest up to 35% of net assets in non-U.S. equity securities, including up to 15% of net assets in equity securities of companies located in emerging market countries.

Goldman Sachs Gr Opportunities – The investment seeks long-term growth of capital. The fund invests, under normal circumstances, at least 90% of its total assets measured at the time of purchase ("total assets") in equity investments with a primary focus on mid-cap companies. Although it invests primarily in publicly traded U.S. securities, the fund may invest up to 25% of its total assets in foreign securities, including securities of issuers in countries with emerging markets or economies ("emerging countries") and securities quoted in foreign currencies.

Franklin Small Cap Value Fund – The investment seeks long-term total return. The fund normally invests at least 80% of its net assets in investments of small-capitalization (small-cap) companies. Small-cap companies are companies with market capitalizations (the total market value of a company's outstanding stock) under $3.5 billion at the time of purchase. It generally invests in equity securities that the fund's investment manager believes are undervalued and have the potential for capital appreciation. The fund invests primarily in common stocks. It may invest up to 25% of its total assets in foreign securities.

Northern Small Cap Index Fund – The investment seeks to provide investment results approximating the aggregate price and dividend performance of the securities included in the Russell 2000® Index. The fund invests substantially all (and at least 80%) of its net assets in the equity securities included in the Russell 2000 Index, in weightings that approximate the relative composition of securities contained in the Russell 2000 Index, and in Russell 2000 Index futures approved by the Commodity Futures Trading Commission. It is passively managed, which means it tries to duplicate the investment composition and performance of the index by using computer programs and statistical procedures.

Fidelity Advisor Small Cap Fund – The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in securities of companies with small market capitalizations (which, for purposes of this fund, are those companies with market capitalizations similar to companies in the Russell 2000® Index or the S&P SmallCap 600® Index). It invests primarily in common stocks. The fund invests in domestic and foreign issuers. It invests in either "growth" stocks or "value" stocks or both.

AmerFunds EuroPacific Gr Fund – The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally invests at least 80% of net assets in securities of issuers in Europe and the Pacific Basin.

The fund may invest a portion of its assets in common stocks and other securities of companies in countries with developing economies and/or markets.

Prudntl Jennsn Ntrl Rsrcs Fund – The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in equity securities of natural resource companies and in asset-based securities. Natural resource companies are U.S. and foreign (non-U.S. based) companies that own, explore, mine, process or otherwise develop, or provide goods and services with respect to, natural resources. Asset-based securities are securities, the values of which are related to the market value of a natural resource. The principal type of equity and equity related security in which the fund invests is common stock. It is non-diversified.

ING Global Real Estate Fund – The investment seeks high total return, consisting of capital appreciation and current income. The fund normally invests at least 80% of net assets in a portfolio of equity securities of companies that are principally engaged in the real estate industry. It may invest in companies located in countries with emerging securities markets. The fund may invest in other investment companies, including exchange traded funds. It is non-diversified.

American Century Growth Fund – The investment seeks long-term capital growth. The fund invests in stocks of companies that the adviser believes will increase in value over time. The portfolio managers use a variety of analytical research tools and techniques to identify the stocks of larger-sized companies that meet their investment criteria. Under normal market conditions, the fund's portfolio will primarily consist of securities of companies demonstrating business improvement.

MFS Growth Allocation Fund - The investment seeks a high level of total return consistent with a greater than moderate level of risk. The fund is designed to provide diversification among different asset classes by investing its assets in other mutual funds advised by the adviser referred to as underlying funds. Within the stock fund allocations, the adviser seeks to diversify globally (by including domestic and international underlying funds), in terms of market capitalization (by including large, mid, and small capitalization underlying funds), and by style (by including both growth and value underlying funds).

MFS Agg Growth Allocation Fund - The investment seeks a high level of total return consistent with an aggressive level of risk. The fund is designed to provide diversification among different asset classes by investing its assets in other mutual funds advised by the adviser referred to as underlying funds. Within the stock fund allocations, the adviser seeks to diversify globally (by including domestic and international underlying funds), in terms of market capitalization (by including large, mid, and small capitalization underlying funds), and by style (by including both growth and value underlying funds).

MFS Conservative Allocation Fund - The investment seeks a high level of total return consistent with a conservative level of risk. The fund is designed to provide diversification among different asset classes by investing its assets in other mutual funds advised by the adviser, referred to as underlying funds. Within the stock fund allocations, the adviser seeks to diversify globally (by including domestic and international underlying funds), in terms of market capitalization (by including large, mid, and small capitalization underlying funds), and by style (by including both growth and value underlying funds).

MFS Moderate Allocation Fund - The investment seeks a high level of total return consistent with a moderate level of risk. The fund is designed to provide diversification among different asset classes by investing its assets in other mutual funds advised by the adviser referred to as underlying funds. Within the stock fund allocations, the adviser seeks to diversify globally (by including domestic and international underlying funds), in terms of market capitalization (by including large, mid, and small capitalization underlying funds), and by style (by including both growth and value underlying funds).

*Participant Notes Receivable. Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. Loan transactions are treated as a transfer to (from) the investment fund from (to) the Participant Notes fund. Loan terms range from 1-5 years or up to 10 years for the purchase of a primary residence. The loans are secured by the balance in the participant's account. The rate of interest will be one percent (1%) above the prime commercial lending rate as quoted in The Wall Street Journal on the day in which the loan is actually made. Principal and interest is paid ratably through payroll deductions.*

*Payment of Benefits.* On termination of service due to death, disability, or normal or early retirement, a participant may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution. Also, participants age 59 ½ and still working may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account.

*Forfeited Accounts.* During 2013 and 2012, forfeited non-vested accounts totaled $25,838.11 and $30,952.81, respectively.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

BASIS OF ACCOUNTING

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

*Valuation of Investments*

The financial statements reflect the requirements of Fair Value Measurements and Disclosures of the Accounting Standards Codification (ASC). ASC applies to all financial instruments and all nonfinancial assets and nonfinancial liabilities that are being measured and reported on a fair value basis. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. ACS also establishes a fair value hierarchy that prioritizes the inputs used in valuation methodologies into the following three levels.

Level 1 inputs-Unadjusted quoted prices in active markets for identical assets or liabilities.

Level 2 inputs-Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities, or other inputs that can be corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3 inputs-Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities. Level 3 assets and liabilities include financial instruments whose value is determined using pricing models, discounted cash flow methodologies, or other valuation techniques, as well as instruments for which the determination of fair value requires significant management judgment or estimation.

As required by ACS, at December 31, 2013 and 2012, the Plan's portfolio investments were classified as follows, based on fair values:

| | Total Fair Value Measurement at December 31, 2013 | Level 1 | Level 2 |
|---|---|---|---|
| Wls Frgo Stbl Rtn Fd (Galliard) | 2,076,743.66 | | 2,076,743.66 |
| All other investment portfolio | 26,450,913.79 | 26,450,913.79 | |
| Total portfolio investments | 28,527,657.45 | 26,450,913.79 | 2,076,743.66 |

| | December 31, 2012 | Level 1 | Level 2 |
|---|---|---|---|
| Wls Frgo Stbl Rtn Fd (Galliard) | $ 2,379,025.68 | $ 0.00 | 2,379,025.68 |
| All other investment portfolio | 21,692,731.33 | 21,692,731.33 | 0.00 |
| Total portfolio investments | $ 24,071,757.01 | $ 21,692,731.33 | $ 2,379,025.68 |

The valuation of the Wells Fargo Stable Return Fund R (Galliard) was based on the calculation of "unit valuations" of the Fund as determined by an audit of the Fund by an independent auditor.

*Estimates*

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

*Payment of Benefits and Refunds*

Benefits and refunds are recorded when paid.

*Administrative Expenses*

Substantially, all administrative expenses are paid by the Company.

NOTE C – INVESTMENTS

The following presents investments at December 31, 2013 that exceed 5% of the Plan's assets.

| | |
|---|---|
| Wls Frgo Stbl Rtn Fd (Gilliard) | $ 2,076,743.66 |
| AmerCnt ONE CHOICE INRT Ptf Fd | 1,919,721.42 |
| AmerCnt ONE CHOICE 2020 Ptf Fd | 7,479,808.84 |
| AmerCnt ONE CHOICE 2030 Ptf Fd | 4,781,308.76 |
| AmerCnt ONE CHOICE 2040 Ptf Fd | 2,623,233.62 |
| AmerCnt ONE CHOICE 2050 Ptf Fd | 1,500,527.75 |
| MFS Agg Growth Allocation Fund | 1,350,504.66 |

NOTE D - PLAN TERMINATION

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

NOTE E - RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

| | 2013 | 2012 |
|---|---|---|
| Net assets available for benefits per the financial statements and Form 5500 | $28,527,657.45 | $25,241,939.49 |

NOTE F – BENEFITS

Benefits are recorded when paid and amounted to $3,570,451.77 in 2013; and $2,753,759.85 in 2012.

NOTE G - TAX STATUS

The Internal Revenue Service has determined and informed the third party administrator by a letter dated May 11, 2009, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plans' returns have been audited through the year ended December 31, 2007.

NOTE H – SUBSEQUENT EVENTS

The Plan has evaluated subsequent events through August 5, 2014 which is the date the financial statements were available to be issued.

**Supplemental Schedule**

| A Name of Plan | B Three-digit plan Number |
|---|---|
| CCC Group, Inc. 401(k) Retirement Savings Plan | 001 |
| C Plan sponsor's name as shown on line 2a of Form 5500 | D Employer Identification Number |
| CCC Group, Inc. | 742391991 |

# Schedule H, line 4i - Schedule of Assets (Held At End of Year)

| (a) | (b) Identity of issue, borrower, lessor, or similar party | (c) Description of investment including maturity date, rate of interest,collateral, par, or maturity value | (d) Cost | (e) Current Value |
|---|---|---|---|---|
| * | American Century | MF-0T | 0 | 0 |
| * | MFS Investment Management | MF-1113 | 109,667 | 111,016 |
| * | MFS Investment Management | MF-1353 | 413,889 | 441,664 |
| * | MFS Investment Management | MF-1521 | 1,215,364 | 1,350,505 |
| * | MFS Investment Management | MF-1522 | 648,144 | 710,787 |
| * | Fidelity Advisor | MF-251 | 0 | 0 |
| * | Prudential | MF-262 | 0 | 0 |
| * | ING | MF-959 | 0 | 0 |
| * | MassMutual Premier | MF-AG | 0 | 1 |
| * | Goldman Sachs | MF-CBB | 0 | 0 |
| * | Invesco | MF-D7 | 0 | 0 |
| * | Nuveen | MF-JZ | 0 | 0 |
| * | Northern Funds | MF-QV | 0 | 0 |
| * | Franklin/Templeton | MF-SF | 0 | 0 |
| * | Janus | MF-TIS | 0 | 0 |
| * | American Funds | MF-VB | 0 | 0 |
| * | MFS Investment Management | MF-VV | 0 | 0 |
| * | PIMCO Funds | MF-WZ | 0 | 1 |
| * | American Century | MF-ZB | 1,686,556 | 1,919,721 |
| * | American Century | MF-ZF | 1,022,182 | 1,085,413 |
| * | American Century | MF-ZG | 6,429,861 | 7,479,809 |
| * | American Century | MF-ZH | 1,097,588 | 1,191,787 |
| * | American Century | MF-ZI | 3,950,312 | 4,781,309 |
| * | American Century | MF-ZK | 896,493 | 988,199 |
| * | American Century | MF-ZL | 2,101,825 | 2,623,234 |
| * | American Century | MF-ZQ | 1,018,820 | 1,143,885 |
| * | American Century | MF-ZR | 1,288,855 | 1,500,528 |
| * | Wells Fargo Bank, N.A. | MF-R1 | 1,968,048 | 2,076,744 |
|  | Participant Loans | 4.250000 - 6.250000 | 0 | 866,622 |

| A Name of Plan | B Three-digit plan Number |
|---|---|
| **CCC Group, Inc. 401(k) Retirement Savings Plan** | **001** |
| **C Plan sponsor's name as shown on line 2a of Form 5500** | **D Employer Identification Number** |
| **CCC Group, Inc.** | **742391991** |

# Schedule C Formula Description and/or EIC Statement Description

| Service Provider Name | Service Provider EIN | Service Provider Address | Formula / EIC Statement |
|---|---|---|---|
| American Century | 446006315 | | MassMutual provided the Plan with the required written disclosure for Management Fees received by American Century with respect to Amer Cent One Choice 2015 Prtfl Fd (MF-ZF). |
| American Century | 446006315 | | MassMutual provided the Plan with the required written disclosure for Management Fees received by American Century with respect to Amer Cent One Choice 2020 Prtfl Fd (MF-ZG). |
| American Century | 446006315 | | MassMutual provided the Plan with the required written disclosure for Management Fees received by American Century with respect to Amer Cent One Choice 2025 Prtfl Fd (MF-ZH). |
| American Century | 446006315 | | MassMutual provided the Plan with the required written disclosure for Management Fees received by American Century with respect to Amer Cent One Choice 2030 Prtfl Fd (MF-ZI). |
| American Century | 446006315 | | MassMutual provided the Plan with the required written disclosure for Management Fees received by American Century with respect to Amer Cent One Choice 2035 Prtfl Fd (MF-ZK). |
| American Century | 446006315 | | MassMutual provided the Plan with the required written disclosure for Management Fees received by American Century with respect to Amer Cent One Choice 2040 Prtfl Fd (MF-ZL). |
| American Century | 446006315 | | MassMutual provided the Plan with the required written disclosure for Management Fees received by American Century with respect to Amer Cent One Choice 2045 Prtfl Fd (MF-ZQ). |
| American Century | 446006315 | | MassMutual provided the Plan with the required written disclosure for Management Fees received by American Century with respect to Amer Cent One Choice 2050 Prtfl Fd (MF-ZR). |
| American Century | 446006315 | | MassMutual provided the Plan with the required written disclosure for Management Fees received by American Century with respect to Amer Cent One Choice InRet Prtfl Fd (MF-ZB). |
| American Century | 446006315 | | MassMutual provided the Plan with the required written disclosure for Management Fees received by American Century with respect to American Century Growth Fund (MF-0T). |
| American Funds | 956810128 | | MassMutual provided the Plan with the required written disclosure for Management Fees received by American Funds with respect to Amer Funds EuroPacific Growth Fund (MF-VB). |
| Fidelity Advisor | 043429226 | | MassMutual provided the Plan with the required written disclosure for Management Fees received by Fidelity Advisor with respect to Fidelity Advisor Small Cap Fund (MF-251). |
| Franklin/Templeton | 943237550 | | MassMutual provided the Plan with the required written disclosure for Management Fees received by Franklin/Templeton with respect to Franklin Small Cap Value Fund (MF-SF). |
| Goldman Sachs | 135108880 | | MassMutual provided the Plan with the required written disclosure for Management Fees received by Goldman Sachs with respect to Goldman Sachs Gr Opportunities Fd (MF-CBB). |
| ING | 582449151 | | MassMutual provided the Plan with the required written disclosure for Management Fees received by ING with respect to ING Global Real Estate Fund (MF-959). |
| Invesco | 756082574 | | MassMutual provided the Plan with the required written disclosure for Management Fees received by Invesco with respect to Invesco Charter Fund (MF-D7). |
| Janus | 841458637 | | MassMutual provided the Plan with the required written disclosure for Management Fees |

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| | | |
|---|---|---|
| | | received by Janus with respect to Perkins Mid Cap Value Fund (MF-TIS). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to Amer Cent One Choice 2015 Prtfl Fd (MF-ZF). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to Amer Cent One Choice 2020 Prtfl Fd (MF-ZG). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to Amer Cent One Choice 2025 Prtfl Fd (MF-ZH). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to Amer Cent One Choice 2030 Prtfl Fd (MF-ZI). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to Amer Cent One Choice 2035 Prtfl Fd (MF-ZK). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to Amer Cent One Choice 2040 Prtfl Fd (MF-ZL). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to Amer Cent One Choice 2045 Prtfl Fd (MF-ZQ). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to Amer Cent One Choice 2050 Prtfl Fd (MF-ZR). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to Amer Cent One Choice InRet Prtfl Fd (MF-ZB). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to Amer Funds EuroPacific Growth Fund (MF-VB). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to American Century Growth Fund (MF-0T). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to Fidelity Advisor Small Cap Fund (MF-251). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to Franklin Small Cap Value Fund (MF-SF). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to Goldman Sachs Gr Opportunities Fd (MF-CBB). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to ING Global Real Estate Fund (MF-959). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to Invesco Charter Fund (MF-D7). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to MFS Agg Growth Allocation Fund (MF-1521). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to MFS Conservative Allocation Fund (MF-1113). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to MFS Growth Allocation Fund (MF-1522). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to MFS Moderate Allocation Fund (MF-1353). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to MFS Value Fund (MF-VV). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to Nuveen Tradewinds Value Opport Fd (MF-JZ). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to Perkins Mid Cap Value Fund (MF-TIS). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to Premier Money Market Fd (Babson) (MF-AG). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to Prudential Jennison Ntrl Rsrcs Fd (MF-262). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the plan with the required written disclosure for 12b-1 Fees received by MassMutual with respect to Total Return Fund (PIMCO) (MF-WZ). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the Plan with the required written disclosure for float revenue received by MassMutual. |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual provided the Plan with the required written disclosure for Management Fees received by MassMutual with respect to Premier Money Market Fd (Babson) (MF-AG). |
| Massachusetts Mutual Life Insurance | 041590850 | MassMutual provided the Plan with the required written disclosure for Management Fees |

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| | | |
|---|---|---|
| Company | | received by MassMutual with respect to Premier Money Market Fd (Babson) (MF-G). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Administrative Fees of (33 basis points * plan assets) with respect to Premier Money Market Fd (Babson) (MF-AG). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Administrative Fees of (8 basis points * plan assets) with respect to Premier Money Market Fd (Babson) (MF-G). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (10 basis points * plan assets) with respect to Amer Funds EuroPacific Growth Fund (MF-VB). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (15 basis points * plan assets) with respect to Fidelity Advisor Small Cap Fund (MF-251). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (15 basis points * plan assets) with respect to Total Return Fund (PIMCO) (MF-WZ). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (20 basis points * plan assets) with respect to Franklin Small Cap Value Fund (MF-SF). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (20 basis points * plan assets) with respect to ING Global Real Estate Fund (MF-959). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (20 basis points * plan assets) with respect to Prudential Jennison Ntrl Rsrcs Fd (MF-262). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (25 basis points * plan assets) with respect to Amer Cent One Choice 2015 Prtfl Fd (MF-ZF). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (25 basis points * plan assets) with respect to Amer Cent One Choice 2020 Prtfl Fd (MF-ZG). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (25 basis points * plan assets) with respect to Amer Cent One Choice 2025 Prtfl Fd (MF-ZH). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (25 basis points * plan assets) with respect to Amer Cent One Choice 2030 Prtfl Fd (MF-ZI). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (25 basis points * plan assets) with respect to Amer Cent One Choice 2035 Prtfl Fd (MF-ZK). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (25 basis points * plan assets) with respect to Amer Cent One Choice 2040 Prtfl Fd (MF-ZL). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (25 basis points * plan assets) with respect to Amer Cent One Choice 2045 Prtfl Fd (MF-ZQ). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (25 basis points * plan assets) with respect to Amer Cent One Choice 2050 Prtfl Fd (MF-ZR). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (25 basis points * plan assets) with respect to Amer Cent One Choice InRet Prtfl Fd (MF-ZB). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (25 basis points * plan assets) with respect to Goldman Sachs Gr Opportunities Fd (MF-CBB). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (25 basis points * plan assets) with respect to Invesco Charter Fund (MF-D7). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (25 basis points * plan assets) with respect to MFS Agg Growth Allocation Fund (MF-1521). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (25 basis points * plan assets) with respect to MFS Conservative Allocation Fund (MF-1113). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (25 basis points * plan assets) with respect to MFS Growth Allocation Fund (MF-1522). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (25 basis points * plan assets) with respect to MFS Moderate Allocation Fund (MF-1353). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (25 basis points * plan assets) with respect to MFS Value Fund (MF-VV). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (25 basis points * plan assets) with respect to Nuveen Tradewinds Value Opport Fd (MF-JZ). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (25 basis points * plan assets) with respect to Perkins Mid Cap Value Fund (MF-TIS). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (35 basis points * plan assets) with respect to American Century Growth Fund (MF-0T). |
| Massachusetts Mutual Life Insurance Company | 041590850 | MassMutual received estimated Sub-TA Fees of (51 basis points * plan assets) with respect to Wells Fargo Stbl Rtn Fd (Galliard) (MF-R1). |
| Massachusetts Mutual Life Insurance | 041590850 | MassMutual received estimated Sub-TA Fees of (6 basis points * plan assets) with respect |

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| Company | | |
|---|---|---|
| MFS Investment Management | 043158862 | to Northern Small Cap Index Fund (MF-QV). |
| | | MassMutual provided the Plan with the required written disclosure for Management Fees received by MFS Investment Management with respect to MFS Agg Growth Allocation Fund (MF-1521). |
| MFS Investment Management | 043158862 | MassMutual provided the Plan with the required written disclosure for Management Fees received by MFS Investment Management with respect to MFS Conservative Allocation Fund (MF-1113). |
| MFS Investment Management | 043158862 | MassMutual provided the Plan with the required written disclosure for Management Fees received by MFS Investment Management with respect to MFS Growth Allocation Fund (MF-1522). |
| MFS Investment Management | 043158862 | MassMutual provided the Plan with the required written disclosure for Management Fees received by MFS Investment Management with respect to MFS Moderate Allocation Fund (MF-1353). |
| MFS Investment Management | 043287965 | MassMutual provided the Plan with the required written disclosure for Management Fees received by MFS Investment Management with respect to MFS Value Fund (MF-VV). |
| Northern Funds | 391882210 | MassMutual provided the Plan with the required written disclosure for Management Fees received by Northern Funds with respect to Northern Small Cap Index Fund (MF-QV). |
| Nuveen | 201732515 | MassMutual provided the Plan with the required written disclosure for Management Fees received by Nuveen with respect to Nuveen Tradewinds Value Opport Fd (MF-JZ). |
| PIMCO Funds | 330239892 | MassMutual provided the Plan with the required written disclosure for Management Fees received by PIMCO Funds with respect to Total Return Fund (PIMCO) (MF-WZ). |
| Prudential | 133422833 | MassMutual provided the Plan with the required written disclosure for Management Fees received by Prudential with respect to Prudential Jennison Ntrl Rsrcs Fd (MF-262). |
| Wells Fargo Galliard | 946751924 | Wells Fargo Galliard received estimated Management Fees of (9 basis points * plan assets) with respect to Wells Fargo Stbl Rtn Fd (Galliard) (MF-R1). |

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# Schedule C Soft Dollar Compensation
# Eligible Indirect Compensation Statement

Mutual fund investments of the plan (whether direct or indirect through a separate investment account) may have soft dollar arrangements pursuant to which the investment advisor or sub-advisor to the mutual fund (and/or its affiliates) may direct trades to certain brokers in exchange for research and other services, other than just trade execution. For plans investing directly or indirectly in the MassMutual Premier or Select Funds, MassMutual provided the required written disclosure regarding soft dollar compensation on the Schedule C Formula Description and/or EIC Statement Description Attachment. For all other mutual funds, MassMutual provided the required written disclosure in the Statement of Additional Information ("SAI").

For additional information on soft dollar compensation, refer to the section of the mutual fund's SAI that discusses brokerage allocation and other practices.

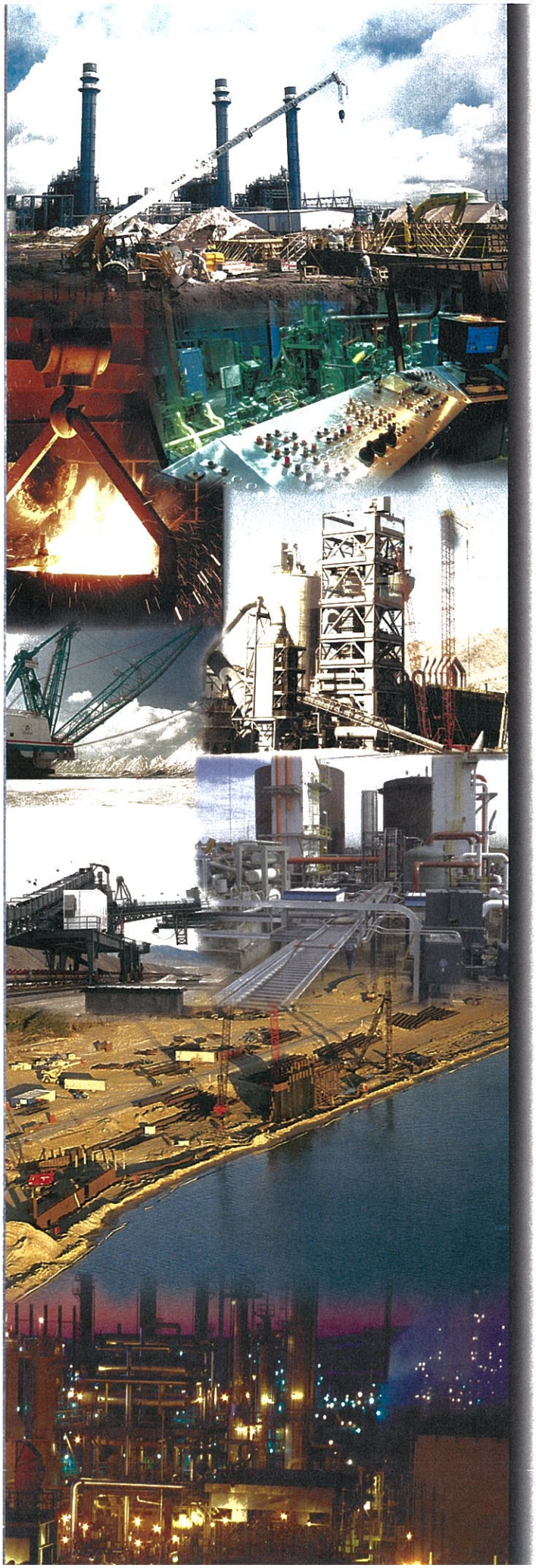


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| A Name of Plan | B Three-digit plan Number |
|---|---|
| **CCC Group, Inc. 401(k) Retirement Savings Plan** | **001** |
| **C Plan sponsor's name as shown on line 2a of Form 5500** | **D Employer Identification Number** |
| **CCC Group, Inc.** | **742391991** |

# Schedule H, line 4i - Schedule of Assets (Held At End of Year)

| (a) | (b) Identity of issue, borrower, lessor, or similar party | (c) Description of investment including maturity date, rate of interest,collateral, par, or maturity value | (d) Cost | (e) Current Value |
|---|---|---|---|---|
| * | American Century | MF-0T | 0 | 0 |
| * | MFS Investment Management | MF-1113 | 109,667 | 111,016 |
| * | MFS Investment Management | MF-1353 | 413,889 | 441,664 |
| * | MFS Investment Management | MF-1521 | 1,215,364 | 1,350,505 |
| * | MFS Investment Management | MF-1522 | 648,144 | 710,787 |
| * | Fidelity Advisor | MF-251 | 0 | 0 |
| * | Prudential | MF-262 | 0 | 0 |
| * | ING | MF-959 | 0 | 0 |
| * | MassMutual Premier | MF-AG | 0 | 1 |
| * | Goldman Sachs | MF-CBB | 0 | 0 |
| * | Invesco | MF-D7 | 0 | 0 |
| * | Nuveen | MF-JZ | 0 | 0 |
| * | Northern Funds | MF-QV | 0 | 0 |
| * | Franklin/Templeton | MF-SF | 0 | 0 |
| * | Janus | MF-TIS | 0 | 0 |
| * | American Funds | MF-VB | 0 | 0 |
| * | MFS Investment Management | MF-VV | 0 | 0 |
| * | PIMCO Funds | MF-WZ | 0 | 1 |
| * | American Century | MF-ZB | 1,686,556 | 1,919,721 |
| * | American Century | MF-ZF | 1,022,182 | 1,085,413 |
| * | American Century | MF-ZG | 6,429,861 | 7,479,809 |
| * | American Century | MF-ZH | 1,097,588 | 1,191,787 |
| * | American Century | MF-ZI | 3,950,312 | 4,781,309 |
| * | American Century | MF-ZK | 896,493 | 988,199 |
| * | American Century | MF-ZL | 2,101,825 | 2,623,234 |
| * | American Century | MF-ZQ | 1,018,820 | 1,143,885 |
| * | American Century | MF-ZR | 1,288,855 | 1,500,528 |
| * | Wells Fargo Bank, N.A. | MF-R1 | 1,968,048 | 2,076,744 |
|  | Participant Loans | 4.250000 - 6.250000 | 0 | 866,622 |



# CCC GROUP, INC.

# 401(k)

## Retirement Savings Plan

**Financial Statements**
**December 31, 2013 and 2012**

**(With Independent Auditor's Report thereon)**

**RINALDO J. GONZALEZ**
A Professional Corporation
CERTIFIED PUBLIC ACCOUNTANT
7800 IH 10 West - Suite 505
San Antonio, Texas 78230
(210) 366-9430 FAX (210) 366-9451

# INDEPENDENT AUDITORS' REPORT

To The Board of Directors of
CCC Group, Inc.
P.O. Box 200350
San Antonio, Texas 78220-0350

August 5, 2014

## Report on the Financial Statements

We have audited the accompanying statements of net assets available for benefits of CCC Group, Inc. 401(k) Retirement Savings Plan 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.

## Plan's Management's Responsibility for the Financial Statements

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

## Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by plan's management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

## Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of CCC Group, Inc. 401(k) Retirement Savings Plan of December 31, 2013 and 2012, and the changes in its net assets available for benefits for the years then ended in accordance with accounting principles generally accepted in the United States of America.

## Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental schedule referred to as "Schedule 1" is presented for the purpose of additional analysis and is not a required part of the basic financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of the Plan's management and was derived from, and relates directly to, the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements a whole.



*August 5, 2014*

CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2013 and 2012

| **ASSETS** | **2013** | **2012** |
|---|---|---|
| Investments at fair value: | | |
| Shares of participant directed investment portfolios: | | |
| Wls Frgo Stbl Rtn Fd (Glliard) | 2,076,743.66 | 2,379,025.68 |
| Total Return Fund (PIMCO) | 0.82 | 1,930,863.10 |
| AmerCnt ONE CHOICE INRT Ptf Fd | 1,919,721.42 | 1,420,522.88 |
| AmerCnt ONE CHOICE 2015 Ptf Fd | 1,085,413.40 | 186,461.30 |
| AmerCnt ONE CHOICE 2020 Ptf Fd | 7,479,808.84 | 5,115,084.98 |
| AmerCnt ONE CHOICE 2025 Ptf Fd | 1,191,786.79 | 190,663.34 |
| AmerCnt ONE CHOICE 2030 Ptf Fd | 4,781,308.76 | 3,602,335.76 |
| AmerCnt ONE CHOICE 2035 Ptf Fd | 988,199.02 | 103,338.73 |
| AmerCnt ONE CHOICE 2040 Ptf Fd | 2,623,233.62 | 1,680,011.11 |
| AmerCnt ONE CHOICE 2045 Ptf Fd | 1,143,885.09 | 141,249.16 |
| AmerCnt ONE CHOICE 2050 Ptf Fd | 1,500,527.75 | 657,587.73 |
| MFS Value Fund | - | 635,048.00 |
| Invesco Charter Fund | - | 830,402.27 |
| Perkins Mid Cap Value Fund | - | 495,698.04 |
| Nuveen Tradewinds Value Opp Fund | - | 401,267.16 |
| Goldman Sachs Gr Opportunities | - | 480,450.08 |
| Franklin Small Cap Value Fund | - | 379,697.31 |
| Northern Small Cap Index Fund | - | 366,024.17 |
| Fidelity Advisor Small Cap Fund | - | 237,542.60 |
| AmerFunds EuroPacific Gr Fund | - | 1,021,248.56 |
| Prudntl Jennsn Ntrl Rsrcs Fund | - | 106,290.16 |
| ING Global Real Estate Fund | - | 625,639.59 |
| American Century Cap Growth Fund | - | 1,067,652.28 |
| MFS Growth Allocation Fund | 710,787.26 | 14,916.05 |
| MFS Agg Growth Allocation Fund | 1,350,504.66 | - |
| MFS Conservative Allocation Fund | 111,015.98 | - |
| MFS Moderate Allocation Fund | 441,663.95 | |
| Holding Account | 1.34 | 2,736.97 |
| Participant Notes Receivable | 866,621.56 | 848,133.94 |
| Total shares of investment portfolios | 28,271,223.92 | 24,919,890.95 |
| Receivables: | | |
| Employer's contribution | 500,000.00 | 500,000.00 |
| Total receivables | 500,000.00 | 500,000.00 |
| **Total assets** | 28,771,223.92 | 25,419,890.95 |
| **LIABILITIES** | | |
| Participants' refunds | 243,566.47 | 177,951.46 |
| **Total liabilities** | 243,566.47 | 177,951.46 |
| **NET ASSETS AVAILABLE FOR BENEFITS** | **$ 28,527,657.45** | **$ 25,241,939.49** |

See accompanying notes to financial statements.

CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS WITH FUND INFORMATION
Year Ended December 31, 2013 ~ Participant Directed

| | WLS FRGO STBL RTN FD (GALLIARD) | TOTAL RETURN FUND (PIMCO) | AMERCNT ONE CHOICE INRT PTF FD | AMERCNT ONE CHOICE 2015 PTF FUND | AMERCNT ONE CHOICE 2020 PTF FUND | AMERCNT ONE CHOICE 2025 PTF FUND |
|---|---|---|---|---|---|---|
| **ADDITIONS (additions to net assets attributed to):** | | | | | | |
| Investment income: | | | | | | |
| Gain (Loss) Investment Income | $ 26,606.04 | $ (1,838.38) | $ 147,512.83 | $ 80,841.98 | $ 663,591.47 | $ 101,123.18 |
| Earnings: | | | | | | |
| Loan interest | 1,510.61 | 47.44 | 940.95 | 602.24 | 10,874.49 | 1,887.90 |
| Dividend income | | 4,434.58 | 35,361.44 | 4,217.43 | 115,097.92 | 3,895.19 |
| Other interest | | | | | | |
| Total earnings | 1,510.61 | 4,482.02 | 36,302.39 | 4,819.67 | 125,972.41 | 5,783.09 |
| Total investment income (loss) | 28,116.65 | 2,643.64 | 183,815.22 | 85,661.65 | 789,563.88 | 106,906.27 |
| Loan repayments: | | | | | | |
| Participant loan payments | 61,418.85 | 437.26 | (19,458.91) | 13,522.85 | 150,559.79 | (2,687.97) |
| Total repayments | 61,418.85 | 437.26 | (19,458.91) | 13,522.85 | 150,559.79 | (2,687.97) |
| Contributions: | | | | | | |
| Participants' (Employee Deferred Salary) | 195,485.69 | 3,183.27 | 160,293.71 | 138,560.19 | 604,700.12 | 118,407.15 |
| Employer's | 10,769.74 | - | 30,890.99 | 29,046.13 | 120,721.95 | 24,996.66 |
| Rollovers | 940.21 | | | | | 271,809.84 |
| Other | | | | | | |
| Total contributions | 207,195.64 | 3,183.27 | 191,184.70 | 167,606.32 | 725,422.07 | 415,213.65 |
| **TOTAL ADDITIONS:** | 296,731.14 | 6,264.17 | 355,541.01 | 266,790.82 | 1,665,545.74 | 519,431.95 |
| **DEDUCTIONS (deductions to net assets attributed to):** | | | | | | |
| Benefits paid to participants | 408,166.96 | 42,674.98 | 216,018.42 | 319,054.80 | 635,033.42 | 55,324.28 |
| Loans to participants (new loans) | 53,635.88 | 1,527.95 | 8,069.27 | 47.79 | 97,478.83 | 3,467.64 |
| Administrative expenses | 2,045.49 | 45.89 | 885.93 | 524.10 | 2,439.27 | 733.32 |
| **TOTAL DEDUCTIONS:** | 463,848.33 | 44,248.82 | 224,973.62 | 319,626.69 | 734,951.52 | 59,525.24 |
| Net increase (decrease) prior to transfers | (167,117.19) | (37,984.65) | 130,567.39 | (52,835.87) | 930,594.22 | 459,906.71 |
| Transfers | (135,164.83) | (1,892,877.63) | 368,631.15 | 951,787.97 | 1,434,129.64 | 541,216.74 |
| Other activities | | - | | | | |
| **NET INCREASE (DECREASE):** | (302,282.02) | (1,930,862.28) | 499,198.54 | 898,952.10 | 2,364,723.86 | 1,001,123.45 |
| **NET ASSETS AVAILABLE FOR BENEFITS:** | | | | | | |
| Beginning of year | 2,379,025.68 | 1,930,863.10 | 1,420,522.88 | 186,461.30 | 5,115,084.98 | 190,663.34 |
| End of year | **$ 2,076,743.66** | $ 0.82 | $ 1,919,721.42 | $ 1,085,413.40 | $ 7,479,808.84 | $ 1,191,786.79 |

See accompanying notes to financial statements

CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS WITH FUND INFORMATION
Year Ended December 31, 2013 ~ Participant Directed

| | AMERCNT ONE CHOICE 2030 PTF FUND | AMERCNT ONE CHOICE 2035 PTF FUND | AMERCNT ONE CHOICE 2040 PTF FUND | AMERCNT ONE CHOICE 2045 PTF FUND | AMERCNT ONE CHOICE 2050 PTF FUND | MFS VALUE FUND |
|---|---|---|---|---|---|---|
| **ADDITIONS (additions to net assets attributed to):** | | | | | | |
| Investment income: | | | | | | |
| Gain (Loss) Investment Income | $ 536,616.14 | $ 102,962.24 | $ 355,666.40 | $ 139,976.45 | $ 179,498.20 | $ 26,129.66 |
| Earnings: | | | | | | |
| Loan interest | 10,785.58 | 625.10 | 4,088.76 | 1,713.11 | 2,245.16 | 13.09 |
| Dividend income | 74,297.61 | 2,070.32 | 30,381.98 | 2,593.58 | 11,202.82 | |
| Other interest | | | | | | |
| Total earnings | 85,083.19 | 2,695.42 | 34,470.74 | 4,306.69 | 13,447.98 | 13.09 |
| Total investment income (loss) | 621,699.33 | 105,657.66 | 390,137.14 | 144,283.14 | 192,946.18 | 26,142.75 |
| Loan repayments: | | | | | | |
| Participant loan payments | 58,899.37 | 627.85 | (11,246.30) | 23,526.40 | 68,192.34 | 151.04 |
| Total repayments | 58,899.37 | 627.85 | (11,246.30) | 23,526.40 | 68,192.34 | 151.04 |
| Contributions: | | | | | | |
| Participants' (Employee Deferred Salary) | 485,124.62 | 134,435.35 | 284,436.64 | 242,034.31 | 245,747.99 | 1,320.48 |
| Employer's | 97,034.28 | 23,431.35 | 68,744.75 | 34,105.15 | 44,599.90 | - |
| Rollovers | | 47,853.79 | 13,349.83 | 10,382.45 | 13,885.94 | |
| Other | | | | | | |
| Total contributions | 582,158.90 | 205,720.49 | 366,531.22 | 286,521.91 | 304,233.83 | 1,320.48 |
| **TOTAL ADDITIONS:** | 1,262,757.60 | 312,006.00 | 745,422.06 | 454,331.45 | 565,372.35 | 27,614.27 |
| **DEDUCTIONS (deductions to net assets attributed to):** | | | | | | |
| Benefits paid to participants | 468,466.65 | 272,894.06 | 71,988.36 | 154,090.54 | 251,592.33 | - |
| Loans to participants (new loans) | 84,571.39 | 4,416.58 | 31,304.79 | 24,111.72 | 77,024.61 | 281.46 |
| Administrative expenses | 3,662.21 | 1,061.89 | 2,969.85 | 1,396.71 | 1,609.54 | 7.75 |
| **TOTAL DEDUCTIONS:** | 556,700.25 | 278,372.53 | 106,263.00 | 179,598.97 | 330,226.48 | 289.21 |
| Net increase (decrease) prior to transfers | 706,057.35 | 33,633.47 | 639,159.06 | 274,732.48 | 235,145.87 | 27,325.06 |
| Transfers | 472,915.65 | 851,226.82 | 304,063.45 | 727,903.45 | 607,794.15 | (662,373.06) |
| Other activities | | | | | | |
| **NET INCREASE (DECREASE):** | 1,178,973.00 | 884,860.29 | 943,222.51 | 1,002,635.93 | 842,940.02 | (635,048.00) |
| **NET ASSETS AVAILABLE FOR BENEFITS:** | | | | | | |
| Beginning of year | 3,602,335.76 | 103,338.73 | 1,680,011.11 | 141,249.16 | 657,587.73 | 635,048.00 |
| End of year | $ 4,781,308.76 | $ 988,199.02 | $ 2,623,233.62 | $ 1,143,885.09 | $ 1,500,527.75 | $ - |

See accompanying notes to financial statements

CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS WITH FUND INFORMATION
Year Ended December 31, 2013 ~ Participant Directed

| | INVESCO CHARTER FUND | PERKINS MID CAP VALUE FUND | NUVEEN TRADEWINDS VALUE OPP FD | GOLDMAN SACHS GR OPPORTUNITIES | FRANKLIN SMALL CAP VALUE FUND | NORTHERN SMALL CAP INDEX FUND |
|---|---|---|---|---|---|---|
| **ADDITIONS (additions to net assets attributed to):** | | | | | | |
| Investment income: | | | | | | |
| Gain (Loss) Investment Income | $ 23,449.02 | $ 15,848.51 | $ 10,129.48 | $ 14,839.64 | $ 12,764.32 | $ 13,425.54 |
| Earnings: | | | | | | |
| Loan interest | 14.74 | 13.59 | 4.26 | 4.90 | 16.12 | 8.25 |
| Dividend income | | | 15,186.02 | | | |
| Other interest | | | | | | |
| Total earnings | 14.74 | 13.59 | 15,190.28 | 4.90 | 16.12 | 8.25 |
| Total investment income (loss) | 23,463.76 | 15,862.10 | 25,319.76 | 14,844.54 | 12,780.44 | 13,433.79 |
| Loan repayments: | | | | | | |
| Participant loan payments | 213.36 | 138.57 | 43.78 | 48.72 | 128.58 | 93.16 |
| Total repayments | 213.36 | 138.57 | 43.78 | 48.72 | 128.58 | 93.16 |
| Contributions: | | | | | | |
| Participants' (Employee Deferred Salary) | 2,237.54 | 780.73 | 1,072.24 | 531.87 | 1,277.12 | 814.58 |
| Employer's | - | - | - | - | - | - |
| Rollovers | | | | | | |
| Other | | | | | | |
| Total contributions | 2,237.54 | 780.73 | 1,072.24 | 531.87 | 1,277.12 | 814.58 |
| **TOTAL ADDITIONS:** | 25,914.66 | 16,781.40 | 26,435.78 | 15,425.13 | 14,186.14 | 14,341.53 |
| **DEDUCTIONS (deductions to net assets attributed to):** | | | | | | |
| Benefits paid to participants | - | - | 65,685.45 | 5,565.86 | - | - |
| Loans to participants (new loans) | 831.39 | 182.89 | | 187.92 | 49.10 | 284.59 |
| Administrative expenses | 22.35 | 4.83 | 30.27 | 5.47 | 1.26 | 7.51 |
| **TOTAL DEDUCTIONS:** | 853.74 | 187.72 | 65,715.72 | 5,759.25 | 50.36 | 292.10 |
| Net increase (decrease) prior to transfers | 25,060.92 | 16,593.68 | (39,279.94) | 9,665.88 | 14,135.78 | 14,049.43 |
| Transfers | (855,463.19) | (512,291.72) | (361,987.22) | (490,115.96) | (393,833.09) | (380,073.60) |
| Other activities | | | | | | |
| **NET INCREASE (DECREASE):** | (830,402.27) | (495,698.04) | (401,267.16) | (480,450.08) | (379,697.31) | (366,024.17) |
| **NET ASSETS AVAILABLE FOR BENEFITS:** | | | | | | |
| Beginning of year | 830,402.27 | 495,698.04 | 401,267.16 | 480,450.08 | 379,697.31 | 366,024.17 |
| End of year | $ - | $ - | $ - | $ - | $ - | $ - |

CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS WITH FUND INFORMATION
Year Ended December 31, 2013 ~ Participant Directed

| | FIDELITY ADVISOR SMALL CAP FUND | AMERFUNDS EUROPACIFIC GR FUND | PRUDNTL JENNSN NTRL RSRCS FUND | ING GLOBAL REAL ESTATE FUND | AMERICAN CENTURY CAP GROWTH FUND | MFS GROWTH ALLOCATION FUND |
|---|---|---|---|---|---|---|
| **ADDITIONS (additions to net assets attributed to):** | | | | | | |
| Investment income: | | | | | | |
| Gain (Loss) Investment Income | $ 7,526.22 | $ 17,985.25 | $ 2,782.35 | $ 8,522.26 | $ 29,837.13 | $ 68,452.21 |
| Earnings: | | | | | | |
| Loan interest | 2.15 | 18.71 | | 11.56 | 14.18 | 287.05 |
| Dividend income | | | | 15,144.60 | | |
| Other interest | | | | | | |
| Total earnings | 2.15 | 18.71 | - | 15,156.16 | 14.18 | 287.05 |
| Total investment income (loss) | 7,528.37 | 18,003.96 | 2,782.35 | 23,678.42 | 29,851.31 | 68,739.26 |
| Loan repayments: | | | | | | |
| Participant loan payments | 26.20 | 179.50 | | 146.14 | 264.81 | 4,775.59 |
| Total repayments | 26.20 | 179.50 | - | 146.14 | 264.81 | 4,775.59 |
| Contributions: | | | | | | |
| Participants' (Employee Deferred Salary) | 432.62 | 3,272.54 | 197.12 | 1,251.92 | 1,598.94 | 59,950.13 |
| Employer's | - | - | - | - | - | 7,819.79 |
| Rollovers | | | | | | 8,240.55 |
| Other | | | | | | |
| Total contributions | 432.62 | 3,272.54 | 197.12 | 1,251.92 | 1,598.94 | 76,010.47 |
| **TOTAL ADDITIONS:** | 7,987.19 | 21,456.00 | 2,979.47 | 25,076.48 | 31,715.06 | 149,525.32 |
| **DEDUCTIONS (deductions to net assets attributed to):** | | | | | | |
| Benefits paid to participants | - | - | - | - | 89,357.13 | 194,944.62 |
| Loans to participants (new loans) | 45.05 | 528.68 | | 142.64 | 272.24 | 5,714.06 |
| Administrative expenses | 1.13 | 14.03 | - | 3.93 | 54.19 | 203.29 |
| **TOTAL DEDUCTIONS:** | 46.18 | 542.71 | - | 146.57 | 89,683.56 | 200,861.97 |
| Net increase (decrease) prior to transfers | 7,941.01 | 20,913.29 | 2,979.47 | 24,929.91 | (57,968.50) | (51,336.65) |
| Transfers | (245,483.61) | (1,042,161.85) | (109,269.63) | (650,569.50) | (1,009,683.78) | 747,207.86 |
| Other activities | | | | | | |
| **NET INCREASE (DECREASE):** | (237,542.60) | (1,021,248.56) | (106,290.16) | (625,639.59) | (1,067,652.28) | 695,871.21 |
| **NET ASSETS AVAILABLE FOR BENEFITS:** | | | | | | |
| Beginning of year | 237,542.60 | 1,021,248.56 | 106,290.16 | 625,639.59 | 1,067,652.28 | 14,916.05 |
| End of year | $ - | $ - | $ - | $ - | $ - | $ 710,787.26 |

See accompanying notes to financial statements

CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS WITH FUND INFORMATION
Year Ended December 31, 2013 ~ Participant Directed

| | MFS Agg GROWTH ALLOCATION FUND | MFS CONSERVATIVE ALLOCATION Fd FUND | MFS MODERATE ALLOCATION FUND | PARTICIPANT NOTES | OTHER | TOTAL |
|---|---|---|---|---|---|---|
| **ADDITIONS (additions to net assets attributed to):** | | | | | | |
| Investment income: | | | | | | |
| Gain (Loss) Investment Income | $ 141,166.07 | $ 1,350.43 | $ 30,709.14 | $ - | $ - | 2,757,473.78 |
| Earnings: | | | | | | |
| Loan interest | 348.51 | | 42.48 | 247.98 | | 36,368.91 |
| Dividend income | | 507.38 | 2,532.06 | - | | 316,922.93 |
| Other interest | | | | - | | - |
| Total earnings | 348.51 | 507.38 | 2,574.54 | 247.98 | - | 353,291.84 |
| Total investment income (loss) | 141,514.58 | 1,857.81 | 33,283.68 | 247.98 | - | 3,110,765.62 |
| Loan repayments: | | | | | | |
| Participant loan payments | 6,101.19 | | 1,717.88 | (357,820.05) | - | 0.00 |
| Total repayments | 6,101.19 | - | 1,717.88 | (357,820.05) | - | 0.00 |
| Contributions: | | | | | | |
| Participants' (Employee Deferred Salary) | 118,792.00 | 13,286.50 | 45,934.52 | | | 2,865,159.89 |
| Employer's | 6,698.36 | 218.54 | 3,024.64 | - | - | 502,102.23 |
| Rollovers | 28,532.00 | | 3,858.01 | | (2,736.62) | 396,116.00 |
| Other | | | | | | - |
| Total contributions | 154,022.36 | 13,505.04 | 52,817.17 | - | (2,736.62) | 3,763,378.12 |
| **TOTAL ADDITIONS:** | 301,638.13 | 15,362.85 | 87,818.73 | (357,572.07) | (2,736.62) | 6,874,143.74 |
| **DEDUCTIONS (deductions to net assets attributed to):** | | | | | | |
| Benefits paid to participants | 220,867.60 | - | 8,497.97 | 24,613.33 | 65,615.01 | 3,570,451.77 |
| Loans to participants (new loans) | 6,288.27 | | 208.28 | (400,673.02) | | - |
| Administrative expenses | 206.85 | - | 37.94 | - | - | 17,975.00 |
| **TOTAL DEDUCTIONS:** | 227,362.72 | - | 8,744.19 | (376,059.69) | 65,615.01 | 3,588,426.77 |
| Net increase (decrease) prior to transfers | 74,275.41 | 15,362.85 | 79,074.54 | 18,487.62 | (68,351.63) | 3,285,716.97 |
| Transfers | 1,276,229.25 | 95,653.13 | 362,589.41 | | 0.99 | 0.99 |
| Other activities | | | | | | - |
| **NET INCREASE (DECREASE):** | 1,350,504.66 | 111,015.98 | 441,663.95 | 18,487.62 | (68,350.64) | 3,285,717.96 |
| **NET ASSETS AVAILABLE FOR BENEFITS:** | | | | | | |
| Beginning of year | - | - | - | 848,133.94 | 324,785.51 | 25,241,939.49 |
| End of year | $ 1,350,504.66 | $ 111,015.98 | $ 441,663.95 | $ 866,621.56 | $ 256,434.87 | $ 28,527,657.45 |

See accompanying notes to financial statements

**CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN**
**STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS WITH FUND INFORMATION**
**Year Ended December 31, 2012 ~ Participant Directed**

| | WLS FRGO STBL RTN FD (GALLIARD) | TOTAL RETURN FUND (PIMCO) | AMERCNT LIVESTRONG INCM PTF FD | AMERCNT LIVESTRONG 2015 PTF FUND | AMERCNT LIVESTRONG 2020 PTF FUND | AMERCNT LIVESTRONG 2025 PTF FUND | AMERCNT LIVESTRONG 2030 PTF FUND |
|---|---|---|---|---|---|---|---|
| **ADDITIONS** (additions to net assets attributed to): | | | | | | | |
| Investment income: | | | | | | | |
| Gain (Loss) Investment Income | $ 34,669.23 | $ 51,460.49 | $ 88,807.61 | $ 9,526.45 | $ 398,498.87 | $ 22,374.13 | $ 311,921.00 |
| Earnings: | | | | | | | |
| Loan interest | 2,545.83 | 2,586.99 | 544.23 | 1,090.34 | 8,723.26 | 453.66 | 9,434.34 |
| Dividend income | | 114,298.85 | 23,467.19 | 2,166.27 | 94,582.49 | 3,770.31 | 51,072.37 |
| Other interest | | | | | | | |
| Total earnings | 2,545.83 | 116,885.84 | 24,011.42 | 3,256.61 | 103,305.75 | 4,223.97 | 60,506.71 |
| Total investment income (loss) | 37,215.06 | 168,346.33 | 112,819.03 | 12,783.06 | 501,804.62 | 26,598.10 | 372,427.71 |
| Loan repayments: | | | | | | | |
| Participant loan payments | 12,057.34 | 13,009.54 | 12,607.30 | 12,327.10 | 50,197.38 | 2,586.43 | 84,130.98 |
| Total repayments | 12,057.34 | 13,009.54 | 12,607.30 | 12,327.10 | 50,197.38 | 2,586.43 | 84,130.98 |
| Contributions: | | | | | | | |
| Participants' (Employee Deferred Salary) | 185,842.12 | 233,592.62 | 82,697.13 | 48,524.75 | 428,236.33 | 28,463.02 | 369,722.54 |
| Employer's | 19,037.74 | 47,249.92 | 21,414.53 | 3,653.70 | 94,682.42 | 6,568.02 | 83,929.91 |
| Rollovers | 2,838.93 | 16,205.09 | | | 265,788.65 | | |
| Other | | | | | | | |
| Total contributions | 207,718.79 | 297,047.63 | 104,111.66 | 52,178.45 | 788,707.40 | 35,031.04 | 453,652.45 |
| **TOTAL ADDITIONS:** | 256,991.19 | 478,403.50 | 229,537.99 | 77,288.61 | 1,340,709.40 | 64,215.57 | 910,211.14 |
| **DEDUCTIONS** (deductions to net assets attributed to): | | | | | | | |
| Benefits paid to participants | 466,614.81 | 411,817.89 | 103,645.46 | 21,533.00 | 565,596.12 | 100,729.59 | 241,752.49 |
| Loans to participants | 5,295.30 | 6,287.47 | 10,800.00 | 1,500.00 | 115,056.38 | 2,300.00 | 82,495.80 |
| Administrative expenses | 5,167.93 | 990.26 | 420.78 | 221.10 | 3,048.16 | 187.61 | 2,380.73 |
| **TOTAL DEDUCTIONS:** | 477,078.04 | 419,095.62 | 114,866.24 | 23,254.10 | 683,700.66 | 103,217.20 | 326,629.02 |
| Net increase (decrease) prior to transfers | (220,086.85) | 59,307.88 | 114,671.75 | 54,034.51 | 657,008.74 | (39,001.63) | 583,582.12 |
| Transfers | (37,924.17) | 167,348.71 | (16,033.40) | 14,256.61 | (61,089.95) | 7,715.75 | (15,629.57) |
| Other activities | (0.07) | 2.55 | | | 0.38 | | |
| **NET INCREASE (DECREASE):** | (258,011.09) | 226,659.14 | 98,638.35 | 68,291.12 | 595,919.17 | (31,285.88) | 567,952.55 |
| **NET ASSETS AVAILABLE FOR BENEFITS:** | | | | | | | |
| Beginning of year | 2,637,036.77 | 1,704,203.96 | 1,321,884.53 | 118,170.18 | 4,519,165.81 | 221,949.22 | 3,034,383.21 |
| End of year | $ 2,379,025.68 | $ 1,930,863.10 | $ 1,420,522.88 | $ 186,461.30 | $ 5,115,084.98 | $ 190,663.34 | $ 3,602,335.76 |



See accompanying notes to financial statements

## CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN
## STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS WITH FUND INFORMATION
**Year Ended December 31, 2012 – Participant Directed**

| | AMERCNT LIVESTRONG 2035 PTF FUND | AMERCNT LIVESTRONG 2040 PTF FUND | AMERCNT LIVESTRONG 2045 PTF FUND | AMERCNT LIVESTRONG 2050 PTF FUND | MFS VALUE FUND | INVESCO CHARTER FUND | PERKINS MID CAP VALUE FUND |
|---|---|---|---|---|---|---|---|
| **ADDITIONS** (additions to net assets attributed to): | | | | | | | |
| Investment income: | | | | | | | |
| Gain (Loss) Investment Income | $ 6,940.12 | $ 168,968.55 | $ 10,284.55 | $ 66,159.57 | $ 63,663.74 | $ 63,957.98 | $ 28,321.16 |
| Earnings: | | | | | | | |
| Loan interest | 360.12 | 3,060.73 | 40.33 | 1,329.89 | 679.36 | 845.31 | 481.44 |
| Dividend income | 927.84 | 21,045.70 | 963.53 | 6,152.94 | 14,942.37 | 8,389.17 | 20,934.80 |
| Other interest | | | | | | | |
| Total earnings | 1,287.96 | 24,106.43 | 1,003.86 | 7,482.83 | 15,621.73 | 9,234.48 | 21,416.24 |
| Total investment income (loss) | 8,228.08 | 193,074.98 | 11,288.41 | 73,642.40 | 79,285.47 | 73,192.46 | 49,737.40 |
| Loan repayments: | | | | | | | |
| Participant loan payments | (4,053.98) | 20,968.81 | 4,859.20 | 7,223.11 | 6,044.52 | 5,759.36 | (1,589.84) |
| Total repayments | (4,053.98) | 20,968.81 | 4,859.20 | 7,223.11 | 6,044.52 | 5,759.36 | (1,589.84) |
| Contributions: | | | | | | | |
| Participants' (Employee Deferred Salary) | 50,620.76 | 214,512.26 | 67,246.84 | 122,852.38 | 70,809.61 | 114,804.19 | 46,855.84 |
| Employer's | 5,514.31 | 55,908.13 | 10,235.98 | 24,376.21 | 12,930.27 | 16,753.22 | 10,650.45 |
| Rollovers | 7,462.59 | | | | 13,036.51 | 9,400.48 | 1,922.07 |
| Other | | | | | | | |
| Total contributions | 63,597.66 | 270,420.39 | 77,482.82 | 147,228.59 | 96,776.39 | 140,957.89 | 59,428.36 |
| **TOTAL ADDITIONS:** | 67,771.76 | 484,464.18 | 93,630.43 | 228,094.10 | 182,106.38 | 219,909.71 | 107,575.92 |
| **DEDUCTIONS** (deductions to net assets attributed to): | | | | | | | |
| Benefits paid to participants | 29,908.73 | 131,827.12 | 54,925.45 | 38,052.78 | 24,088.62 | 29,567.27 | 43,546.01 |
| Loans to participants | | 20,764.52 | 4,900.00 | 29,084.00 | 7,136.70 | 9,674.85 | 3,604.29 |
| Administrative expenses | 661.30 | 2,115.20 | 466.04 | 1,371.80 | 239.95 | 538.94 | 198.41 |
| **TOTAL DEDUCTIONS:** | 30,570.03 | 154,706.84 | 60,291.49 | 68,508.58 | 31,465.27 | 39,781.06 | 47,348.71 |
| Net increase (decrease) prior to transfers | 37,201.73 | 329,757.34 | 33,338.94 | 159,585.52 | 150,641.11 | 180,128.65 | 60,227.21 |
| Transfers | (876.76) | (24,875.74) | 29,417.13 | (11,113.46) | 48,863.01 | 85,342.72 | (60,054.54) |
| Other activities | | | | | | | |
| **NET INCREASE (DECREASE):** | 36,324.97 | 304,881.60 | 62,756.07 | 148,472.06 | 199,504.12 | 265,471.37 | 172.67 |
| **NET ASSETS AVAILABLE FOR BENEFITS:** | | | | | | | |
| Beginning of year | 67,013.76 | 1,375,129.51 | 78,493.09 | 509,115.67 | 435,543.88 | 564,930.90 | 495,525.37 |
| End of year | $ 103,338.73 | $ 1,680,011.11 | $ 141,249.16 | $ 657,587.73 | $ 635,048.00 | $ 830,402.27 | $ 495,698.04 |



See accompanying notes to financial statements

## CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN
## STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS WITH FUND INFORMATION
**Year Ended December 31, 2012 ~ Participant Directed**

| | NUVEEN TRADEWINDS VALUE OPP FD | GOLDMAN SACHS GR OPPORTUNITIES | FRANKLIN SMALL CAP VALUE FUND | NORTHERN SMALL CAP INDEX FUND | FIDELITY ADVISOR SMALL CAP FUND | AMERFUNDS EUROPACIFIC GR FUND | PRUDNTL JENNSN NTRL RSRCS FUND |
|---|---|---|---|---|---|---|---|
| **ADDITIONS** (additions to net assets attributed to): | | | | | | | |
| Investment income: | | | | | | | |
| Gain (Loss) Investment Income | $ (13,284.32) | $ 24,621.87 | $ 44,172.53 | $ 45,436.42 | $ 12,525.22 | $ 160,287.88 | $ (5,225.08) |
| Earnings: | | | | | | | |
| Loan interest | 370.28 | 228.35 | 641.56 | 414.03 | 190.90 | 989.30 | |
| Dividend income | 12,184.74 | 34,019.99 | 15,394.66 | 8,102.91 | 1,237.15 | 14,541.16 | |
| Other interest | | | | | | | |
| Total earnings | 12,555.02 | 34,248.34 | 16,036.22 | 8,516.94 | 1,428.05 | 15,530.46 | - |
| Total investment income (loss) | (729.30) | 58,870.21 | 60,208.75 | 53,953.36 | 13,953.27 | 175,818.34 | (5,225.08) |
| Loan repayments: | | | | | | | |
| Participant loan payments | 4,192.32 | 1,234.49 | (2,038.35) | 1,815.86 | 1,480.11 | 6,619.36 | |
| Total repayments | 4,192.32 | 1,234.49 | (2,038.35) | 1,815.86 | 1,480.11 | 6,619.36 | - |
| Contributions: | | | | | | | |
| Participants' (Employee Deferred Salary) | 58,800.63 | 45,329.70 | 35,753.32 | 51,193.54 | 23,787.94 | 146,439.48 | 13,389.05 |
| Employer's | 11,762.70 | 8,240.10 | 8,561.87 | 9,122.14 | 5,154.22 | 24,330.37 | 2,619.60 |
| Rollovers | 7,714.47 | 1,922.07 | 7,996.16 | 3,059.84 | 546.80 | 8,276.96 | 2,483.12 |
| Other | | | | | | | |
| Total contributions | 78,277.80 | 55,491.87 | 52,311.35 | 63,375.52 | 29,488.96 | 179,046.81 | 18,491.77 |
| **TOTAL ADDITIONS:** | 81,740.82 | 115,596.57 | 110,481.75 | 119,144.74 | 44,922.34 | 361,484.51 | 13,266.69 |
| **DEDUCTIONS** (deductions to net assets attributed to): | | | | | | | |
| Benefits paid to participants | 20,955.13 | 40,541.76 | 20,947.78 | 12,158.39 | 37,302.52 | 59,973.97 | 5,919.69 |
| Loans to participants | 1,696.93 | 561.90 | 2,380.59 | 2,330.94 | 1,288.80 | 5,997.90 | |
| Administrative expenses | 198.86 | 91.73 | 172.37 | 212.20 | 110.17 | 313.25 | 13.13 |
| **TOTAL DEDUCTIONS:** | 22,850.92 | 41,195.39 | 23,500.74 | 14,701.53 | 38,701.49 | 66,285.12 | 5,932.82 |
| Net increase (decrease) prior to transfers | 58,889.90 | 74,401.18 | 86,981.01 | 104,443.21 | 6,220.85 | 295,199.39 | 7,333.87 |
| Transfers | (149,202.85) | 50,789.50 | (32,276.17) | (110,835.93) | 9,911.48 | (235,559.36) | 16,806.28 |
| Other activities | | | | | | | |
| **NET INCREASE (DECREASE):** | (90,312.95) | 125,190.68 | 54,704.84 | (6,392.72) | 16,132.33 | 59,640.03 | 24,140.15 |
| **NET ASSETS AVAILABLE FOR BENEFITS:** | | | | | | | |
| Beginning of year | 491,580.11 | 355,259.40 | 324,992.47 | 372,416.89 | 221,410.27 | 961,608.53 | 82,150.01 |
| End of year | $ 401,267.16 | $ 480,450.08 | $ 379,697.31 | $ 366,024.17 | $ 237,542.60 | $ 1,021,248.56 | $ 106,290.16 |



See accompanying notes to financial statements

## CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN
## STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS WITH FUND INFORMATION
**Year Ended December 31, 2012 ~ Participant Directed**

| | ING GLOBAL REAL ESTATE FUND | AMERICAN CENTURY GROWTH FUND | MFS GROWTH ALLOCATION FUND | PARTICIPANT NOTES | OTHER | TOTAL |
|---|---|---|---|---|---|---|
| **ADDITIONS** (additions to net assets attributed to): | | | | | | |
| Investment income: | | | | | | |
| Gain (Loss) Investment Income | $ 78,062.51 | $ 74,581.72 | $ (107.36) | $ - | $ - | $ 1,746,624.84 |
| Earnings: | | | | | | |
| Loan interest | 515.78 | 887.91 | | (1,633.29) | - | 34,780.65 |
| Dividend income | 8,209.37 | 43,087.91 | 249.22 | - | - | 499,740.94 |
| Other interest | | | | - | - | - |
| Total earnings | 8,725.15 | 43,975.82 | 249.22 | (1,633.29) | - | 534,521.59 |
| Total investment income (loss) | 86,787.66 | 118,557.54 | 141.86 | (1,633.29) | - | 2,281,146.43 |
| Loan repayments: | | | | | | |
| Participant loan payments | 1,986.18 | 11,089.64 | | (252,506.86) | - | (0.00) |
| Total repayments | 1,986.18 | 11,089.64 | - | (252,506.86) | - | (0.00) |
| Contributions: | | | | | | |
| Participants' (Employee Deferred Salary) | 35,230.29 | 90,481.43 | | | | 2,565,185.77 |
| Employer's | 7,468.78 | 15,972.52 | - | - | | 506,137.11 |
| Rollovers | 6,518.26 | 18,002.76 | | | 2,736.61 | 375,911.37 |
| Other | | | | | | - |
| Total contributions | 49,217.33 | 124,456.71 | - | - | 2,736.61 | 3,447,234.25 |
| **TOTAL ADDITIONS:** | 137,991.17 | 254,103.89 | 141.86 | (254,140.15) | 2,736.61 | 5,728,380.68 |
| **DEDUCTIONS** (deductions to net assets attributed to): | | | | | | |
| Benefits paid to participants | 65,072.60 | 40,009.00 | - | 102,844.38 | 84,429.32 | 2,753,759.88 |
| Loans to participants | 2,546.53 | 6,116.64 | | (321,819.54) | | - |
| Administrative expenses | 275.75 | 453.94 | - | - | - | 19,849.61 |
| **TOTAL DEDUCTIONS:** | 67,894.88 | 46,579.58 | - | (218,975.16) | 84,429.32 | 2,773,609.49 |
| Net increase (decrease) prior to transfers | 70,096.29 | 207,524.31 | 141.86 | (35,164.99) | (81,692.71) | 2,954,771.19 |
| Transfers | 252,497.64 | 57,748.88 | 14,774.19 | | - | 0.00 |
| Other activities | | | | | 0.39 | 3.25 |
| **NET INCREASE (DECREASE):** | 322,593.93 | 265,273.19 | 14,916.05 | (35,164.99) | (81,692.32) | 2,954,774.44 |
| **NET ASSETS AVAILABLE FOR BENEFITS:** | | | | | | |
| Beginning of year | 303,045.66 | 802,379.09 | - | 883,298.93 | 406,477.83 | 22,287,165.05 |
| End of year | $ 625,639.59 | $ 1,067,652.28 | $ 14,916.05 | $ 848,133.94 | $ 324,785.51 | $ 25,241,939.49 |



See accompanying notes to financial statements

# CCC GROUP, INC. 401(K) RETIREMENT SAVINGS PLAN
# NOTES TO FINANCIAL STATEMENTS
# DECEMBER 31, 2013 AND 2012

NOTE A - DESCRIPTION OF PLAN

The following description of the CCC Group, Inc. ("Company") 401(K) Retirement Savings Plan ("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 is a defined contribution plan covering all eligible full-time employees of the Company immediately upon employment. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The plan was established in 1996.

*Contributions.* Each year, participants may contribute up to 100% of pretax annual compensation, as defined in the Plan. Participants may also contribute amounts representing distributions from other qualified defined contribution plans. The Company may make contributions, at its own discretion, and at the option of the Company's board of directors. Contributions are subject to certain limitations.

*Participant Accounts.* Each participant's account is credited with the participant's contribution and allocations of the Company's contribution. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

*Vesting.* Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and discretionary contribution portion of their accounts plus actual earnings thereon is based on years of continuous service. A participant is 100% vested after three years of credited service.

*Investment Options.* Upon enrollment in the Plan, a participant may direct employee contributions in the following investment options:

Wls Frgo Stbl Rtn Fd (Galliard) – The Fund seeks safety of principal and consistency of returns while attempting to maintain minimal volatility. The Fund is primarily comprised of investment contracts including Guaranteed Investment Contracts (GICs), Separate Account GICs, and Security Backed Investment Contracts. GICs are issued by insurance companies which guarantee the return of principal and a stated rate of interest. Separate Account GICs are issued by an insurance company and are maintained in a separate account. Security Backed Investment Contracts are comprised of investment contracts and underlying fixed income portfolios.

Total Return Fund (PIMCO) – The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund normally invests at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 10% of its total assets in high yield securities ("junk bonds") rated B or higher by Moody's, or equivalently rated by S&P or Fitch, or, if unrated, determined by PIMCO to be of comparable quality.

AmerCnt ONE CHOICE INRT Ptf Fd (Formerly--AmerCnt LIVESTRONG Incm Ptf Fd) - The investment seeks current income; capital appreciation is a secondary objective. The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The fund's target allocation for the various asset classes and underlying funds is to invest 45% of its assets in stock funds, 45% of its assets in bond funds, and 10% of its assets in money market funds. The target asset mix of One Choice In Retirement Portfolio is expected to remain fixed over time.

AmerCnt ONE CHOICE 2015 Ptf Fd (Formerly--AmerCnt LIVESTRONG 2015 Ptf Fd) – The investment seeks the highest total return consistent with its asset mix. The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in

the fund name refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

AmerCnt ONE CHOICE 2020 Ptf Fd (Formerly--AmerCnt LIVESTRONG 2020 Ptf Fd) – The investment seeks the highest total return consistent with its asset mix. The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in the fund name (2020) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

AmerCnt ONE CHOICE 2025 Ptf Fd (Formerly--AmerCnt LIVESTRONG 2025 Ptf Fd) – The investment seeks the highest total return consistent with its asset mix. The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in the fund name (2025) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

AmerCnt ONE CHOICE 2030 Ptf Fd (Formerly--AmerCnt LIVESTRONG 2030 Ptf Fd) – The investment seeks the highest total return consistent with its asset mix. The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in the fund name (2030) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

AmerCnt ONE CHOICE 2035 Ptf Fd (Formerly--AmerCnt LIVESTRONG 2035 Ptf Fd) – The investment seeks the highest total return consistent with its asset mix. The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent variety of asset classes and investment styles. The target date in the fund name (2035) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

AmerCnt ONE CHOICE 2040 Ptf Fd (Formerly--AmerCnt LIVESTRONG 2040 Ptf Fd) – The investment seeks the highest total return consistent with its asset mix. The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in the fund name (2040) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

AmerCnt ONE CHOICE 2045 Ptf Fd (Formerly--AmerCnt LIVESTRONG 2045 Ptf Fd) – The investment seeks the highest total return consistent with its asset mix. The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in the fund name (2045) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund.

AmerCnt ONE CHOICE 2050 Ptf Fd (Formerly--AmerCnt LIVESTRONG 2050 Ptf Fd) – The investment seeks the highest total return consistent with its asset mix. The fund is a "fund of funds," it invests in other American Century mutual funds (the underlying funds) that represent a variety of asset classes and investment styles. The target date in the fund name (2050) refers to the approximate year an investor plans to retire and likely would stop making new investments in the fund..

MFS Value Fund – The investment seeks capital appreciation. The fund normally invests its assets in equity securities. Equity securities include common stocks, preferred stocks, securities convertible into stocks, and depositary receipts for those securities. It focuses on the stocks of companies it believes are undervalued compared to their perceived worth (value companies). The fund may invest in companies of any size, while it focuses on companies with large capitalizations. The fund may invest in foreign securities.

Invesco Charter Fund – The investment seeks long-term growth of capital. The fund invests primarily in equity securities. The advisor seeks to construct a portfolio of issuers that have high or improving return on invested capital (ROIC), quality management, a strong competitive position and which are trading at compelling valuations. The fund may invest up to 25% of total assets in foreign securities, which includes debt and equity securities.

Perkins Mid Cap Value Fund – The investment seeks capital appreciation. The fund primarily invests in the common stocks of midsized companies whose stock prices the portfolio managers believe to be undervalued. It invests, under normal circumstances, at least 80% of its net assets in equity securities of companies whose market capitalization falls, at the time of purchase, within the 12-month average of the capitalization range of the Russell Midcap® Value Index. The fund may also invest in foreign equity and debt securities, which may include investments in emerging markets.

Nuveen Tradewinds Value Opp Fund – The investment seeks long-term capital appreciation. The fund invests primarily in equity securities of companies with varying market capitalizations, which may include small-, mid-, and large-capitalization companies. It invests primarily in U.S. equity securities, but may invest up to 35% of net assets in non-U.S. equity securities, including up to 15% of net assets in equity securities of companies located in emerging market countries.

Goldman Sachs Gr Opportunities – The investment seeks long-term growth of capital. The fund invests, under normal circumstances, at least 90% of its total assets measured at the time of purchase ("total assets") in equity investments with a primary focus on mid-cap companies. Although it invests primarily in publicly traded U.S. securities, the fund may invest up to 25% of its total assets in foreign securities, including securities of issuers in countries with emerging markets or economies ("emerging countries") and securities quoted in foreign currencies.

Franklin Small Cap Value Fund – The investment seeks long-term total return. The fund normally invests at least 80% of its net assets in investments of small-capitalization (small-cap) companies. Small-cap companies are companies with market capitalizations (the total market value of a company's outstanding stock) under $3.5 billion at the time of purchase. It generally invests in equity securities that the fund's investment manager believes are undervalued and have the potential for capital appreciation. The fund invests primarily in common stocks. It may invest up to 25% of its total assets in foreign securities.

Northern Small Cap Index Fund – The investment seeks to provide investment results approximating the aggregate price and dividend performance of the securities included in the Russell 2000® Index. The fund invests substantially all (and at least 80%) of its net assets in the equity securities included in the Russell 2000 Index, in weightings that approximate the relative composition of securities contained in the Russell 2000 Index, and in Russell 2000 Index futures approved by the Commodity Futures Trading Commission. It is passively managed, which means it tries to duplicate the investment composition and performance of the index by using computer programs and statistical procedures.

Fidelity Advisor Small Cap Fund – The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in securities of companies with small market capitalizations (which, for purposes of this fund, are those companies with market capitalizations similar to companies in the Russell 2000® Index or the S&P SmallCap 600® Index). It invests primarily in common stocks. The fund invests in domestic and foreign issuers. It invests in either "growth" stocks or "value" stocks or both.

AmerFunds EuroPacific Gr Fund – The investment seeks long-term growth of capital. The fund invests primarily in common stocks of issuers in Europe and the Pacific Basin that the investment adviser believes have the potential for growth. Growth stocks are stocks that the investment adviser believes have the potential for above-average capital appreciation. It normally invests at least 80% of net assets in securities of issuers in Europe and the Pacific Basin.

The fund may invest a portion of its assets in common stocks and other securities of companies in countries with developing economies and/or markets.

Prudntl Jennsn Ntrl Rsrcs Fund – The investment seeks long-term growth of capital. The fund normally invests at least 80% of assets in equity securities of natural resource companies and in asset-based securities. Natural resource companies are U.S. and foreign (non-U.S. based) companies that own, explore, mine, process or otherwise develop, or provide goods and services with respect to, natural resources. Asset-based securities are securities, the values of which are related to the market value of a natural resource. The principal type of equity and equity related security in which the fund invests is common stock. It is non-diversified.

ING Global Real Estate Fund – The investment seeks high total return, consisting of capital appreciation and current income. The fund normally invests at least 80% of net assets in a portfolio of equity securities of companies that are principally engaged in the real estate industry. It may invest in companies located in countries with emerging securities markets. The fund may invest in other investment companies, including exchange traded funds. It is non-diversified.

American Century Growth Fund – The investment seeks long-term capital growth. The fund invests in stocks of companies that the adviser believes will increase in value over time. The portfolio managers use a variety of analytical research tools and techniques to identify the stocks of larger-sized companies that meet their investment criteria. Under normal market conditions, the fund's portfolio will primarily consist of securities of companies demonstrating business improvement.

MFS Growth Allocation Fund - The investment seeks a high level of total return consistent with a greater than moderate level of risk. The fund is designed to provide diversification among different asset classes by investing its assets in other mutual funds advised by the adviser referred to as underlying funds. Within the stock fund allocations, the adviser seeks to diversify globally (by including domestic and international underlying funds), in terms of market capitalization (by including large, mid, and small capitalization underlying funds), and by style (by including both growth and value underlying funds).

MFS Agg Growth Allocation Fund - The investment seeks a high level of total return consistent with an aggressive level of risk. The fund is designed to provide diversification among different asset classes by investing its assets in other mutual funds advised by the adviser referred to as underlying funds. Within the stock fund allocations, the adviser seeks to diversify globally (by including domestic and international underlying funds), in terms of market capitalization (by including large, mid, and small capitalization underlying funds), and by style (by including both growth and value underlying funds).

MFS Conservative Allocation Fund - The investment seeks a high level of total return consistent with a conservative level of risk. The fund is designed to provide diversification among different asset classes by investing its assets in other mutual funds advised by the adviser, referred to as underlying funds. Within the stock fund allocations, the adviser seeks to diversify globally (by including domestic and international underlying funds), in terms of market capitalization (by including large, mid, and small capitalization underlying funds), and by style (by including both growth and value underlying funds).

MFS Moderate Allocation Fund - The investment seeks a high level of total return consistent with a moderate level of risk. The fund is designed to provide diversification among different asset classes by investing its assets in other mutual funds advised by the adviser referred to as underlying funds. Within the stock fund allocations, the adviser seeks to diversify globally (by including domestic and international underlying funds), in terms of market capitalization (by including large, mid, and small capitalization underlying funds), and by style (by including both growth and value underlying funds).

*Participant Notes Receivable. Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. Loan transactions are treated as a transfer to (from) the investment fund from (to) the Participant Notes fund. Loan terms range from 1-5 years or up to 10 years for the purchase of a primary residence. The loans are secured by the balance in the participant's account. The rate of interest will be one percent (1%) above the prime commercial lending rate as quoted in The Wall Street Journal on the day in which the loan is actually made. Principal and interest is paid ratably through payroll deductions.*

*Payment of Benefits.* On termination of service due to death, disability, or normal or early retirement, a participant may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution. Also, participants age 59 ½ and still working may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account.

*Forfeited Accounts.* During 2013 and 2012, forfeited non-vested accounts totaled $25,838.11 and $30,952.81, respectively.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

BASIS OF ACCOUNTING

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

*Valuation of Investments*

The financial statements reflect the requirements of Fair Value Measurements and Disclosures of the Accounting Standards Codification (ASC). ASC applies to all financial instruments and all nonfinancial assets and nonfinancial liabilities that are being measured and reported on a fair value basis. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. ACS also establishes a fair value hierarchy that prioritizes the inputs used in valuation methodologies into the following three levels.

Level 1 inputs-Unadjusted quoted prices in active markets for identical assets or liabilities.

Level 2 inputs-Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities, or other inputs that can be corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3 inputs-Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities. Level 3 assets and liabilities include financial instruments whose value is determined using pricing models, discounted cash flow methodologies, or other valuation techniques, as well as instruments for which the determination of fair value requires significant management judgment or estimation.

As required by ACS, at December 31, 2013 and 2012, the Plan's portfolio investments were classified as follows, based on fair values:

| | Total Fair Value Measurement at December 31, 2013 | Level 1 | Level 2 |
|---|---|---|---|
| Wls Frgo Stbl Rtn Fd (Galliard) | 2,076,743.66 | | 2,076,743.66 |
| All other investment portfolio | 26,450,913.79 | 26,450,913.79 | |
| Total portfolio investments | 28,527,657.45 | 26,450,913.79 | 2,076,743.66 |

| | December 31, 2012 | Level 1 | Level 2 |
|---|---|---|---|
| Wls Frgo Stbl Rtn Fd (Galliard) | $ 2,379,025.68 | $ 0.00 | 2,379,025.68 |
| All other investment portfolio | 21,692,731.33 | 21,692,731.33 | 0.00 |
| Total portfolio investments | $ 24,071,757.01 | $ 21,692,731.33 | $ 2,379,025.68 |

The valuation of the Wells Fargo Stable Return Fund R (Galliard) was based on the calculation of "unit valuations" of the Fund as determined by an audit of the Fund by an independent auditor.

*Estimates*

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

*Payment of Benefits and Refunds*

Benefits and refunds are recorded when paid.

*Administrative Expenses*

Substantially, all administrative expenses are paid by the Company.

NOTE C – INVESTMENTS

The following presents investments at December 31, 2013 that exceed 5% of the Plan's assets.

| | |
|---|---|
| Wls Frgo Stbl Rtn Fd (Gilliard) | $ 2,076,743.66 |
| AmerCnt ONE CHOICE INRT Ptf Fd | 1,919,721.42 |
| AmerCnt ONE CHOICE 2020 Ptf Fd | 7,479,808.84 |
| AmerCnt ONE CHOICE 2030 Ptf Fd | 4,781,308.76 |
| AmerCnt ONE CHOICE 2040 Ptf Fd | 2,623,233.62 |
| AmerCnt ONE CHOICE 2050 Ptf Fd | 1,500,527.75 |
| MFS Agg Growth Allocation Fund | 1,350,504.66 |

NOTE D - PLAN TERMINATION

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

NOTE E - RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

| | 2013 | 2012 |
|---|---|---|
| Net assets available for benefits per the financial statements and Form 5500 | $28,527,657.45 | $25,241,939.49 |

NOTE F – BENEFITS

Benefits are recorded when paid and amounted to $3,570,451.77 in 2013; and $2,753,759.85 in 2012.

NOTE G - TAX STATUS

The Internal Revenue Service has determined and informed the third party administrator by a letter dated May 11, 2009, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plans' returns have been audited through the year ended December 31, 2007.

NOTE H – SUBSEQUENT EVENTS

The Plan has evaluated subsequent events through August 5, 2014 which is the date the financial statements were available to be issued.

**Supplemental Schedule**

| A Name of Plan | B Three-digit plan Number |
|---|---|
| CCC Group, Inc. 401(k) Retirement Savings Plan | 001 |
| C Plan sponsor's name as shown on line 2a of Form 5500 | D Employer Identification Number |
| CCC Group, Inc. | 742391991 |

# Schedule H, line 4i - Schedule of Assets (Held At End of Year)

| (a) | (b) Identity of issue, borrower, lessor, or similar party | (c) Description of investment including maturity date, rate of interest,collateral, par, or maturity value | (d) Cost | (e) Current Value |
|---|---|---|---|---|
| * | American Century | MF-0T | 0 | 0 |
| * | MFS Investment Management | MF-1113 | 109,667 | 111,016 |
| * | MFS Investment Management | MF-1353 | 413,889 | 441,664 |
| * | MFS Investment Management | MF-1521 | 1,215,364 | 1,350,505 |
| * | MFS Investment Management | MF-1522 | 648,144 | 710,787 |
| * | Fidelity Advisor | MF-251 | 0 | 0 |
| * | Prudential | MF-262 | 0 | 0 |
| * | ING | MF-959 | 0 | 0 |
| * | MassMutual Premier | MF-AG | 0 | 1 |
| * | Goldman Sachs | MF-CBB | 0 | 0 |
| * | Invesco | MF-D7 | 0 | 0 |
| * | Nuveen | MF-JZ | 0 | 0 |
| * | Northern Funds | MF-QV | 0 | 0 |
| * | Franklin/Templeton | MF-SF | 0 | 0 |
| * | Janus | MF-TIS | 0 | 0 |
| * | American Funds | MF-VB | 0 | 0 |
| * | MFS Investment Management | MF-VV | 0 | 0 |
| * | PIMCO Funds | MF-WZ | 0 | 1 |
| * | American Century | MF-ZB | 1,686,556 | 1,919,721 |
| * | American Century | MF-ZF | 1,022,182 | 1,085,413 |
| * | American Century | MF-ZG | 6,429,861 | 7,479,809 |
| * | American Century | MF-ZH | 1,097,588 | 1,191,787 |
| * | American Century | MF-ZI | 3,950,312 | 4,781,309 |
| * | American Century | MF-ZK | 896,493 | 988,199 |
| * | American Century | MF-ZL | 2,101,825 | 2,623,234 |
| * | American Century | MF-ZQ | 1,018,820 | 1,143,885 |
| * | American Century | MF-ZR | 1,288,855 | 1,500,528 |
| * | Wells Fargo Bank, N.A. | MF-R1 | 1,968,048 | 2,076,744 |
|  | Participant Loans | 4.250000 - 6.250000 | 0 | 866,622 |