

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). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 1.5em; font-weight: bold;">2012</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2012 or fiscal plan year beginning <u>12/01/2012</u> and ending <u>11/30/2013</u>	
A This return/report is for:	☐ a multiemployer plan; ☐ a multiple-employer plan; or ☒ a single-employer plan; ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report; ☐ the final return/report; ☒ an amended return/report; ☐ a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information				
1a Name of plan <u>ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K) PS PLAN AND TRUST</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>002</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>02/17/1971</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>002</u>	1c Effective date of plan <u>02/17/1971</u>	
1b Three-digit plan number (PN) ▶	<u>002</u>				
1c Effective date of plan <u>02/17/1971</u>					
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>ASSOCIATED RETINAL CONSULTANTS, P.C.</u> <u>39650 ORCHARD HILL PLACE</u> <u>SUITE 200</u> <u>NOVI, MI 48375</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>38-1946761</u></td> </tr> <tr> <td>2c Sponsor's telephone number <u>248-319-0161</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>621111</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>38-1946761</u>	2c Sponsor's telephone number <u>248-319-0161</u>	2d Business code (see instructions) <u>621111</u>	
2b Employer Identification Number (EIN) <u>38-1946761</u>					
2c Sponsor's telephone number <u>248-319-0161</u>					
2d Business code (see instructions) <u>621111</u>					

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

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

SIGN HERE	Filed with authorized/valid electronic signature. Signature of plan administrator	09/03/2014 Date	NANCY MCLAUGHLIN Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature. Signature of employer/plan sponsor	09/03/2014 Date	NANCY MCLAUGHLIN Enter name of individual signing as employer or plan sponsor
SIGN HERE	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address; include room or suite number. (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☒ Same as Plan Sponsor Name ☐ Same as Plan Sponsor Address		3b Administrator's EIN
		3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name		4b EIN 4c PN
5 Total number of participants at the beginning of the plan year		5 133
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	93
b Retired or separated participants receiving benefits.....	6b	26
c Other retired or separated participants entitled to future benefits.....	6c	0
d Subtotal. Add lines 6a , 6b , and 6c	6d	119
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.....	6e	0
f Total. Add lines 6d and 6e	6f	119
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....	6g	117
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2G 2J 2K 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) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

For calendar plan year 2012 or fiscal plan year beginning 12/01/2012 and ending 11/30/2013

A Name of plan <u>ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K) PS PLAN AND TRUST</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ASSOCIATED RETINAL CONSULTANTS, P.C</u>	D Employer Identification Number (EIN) <u>38-1946761</u>

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation <u>DREYFUS</u> <u>13-5673135</u>
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(b) Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation <u>PIMCO FUNDS</u> <u>95-2632339</u>

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation <u>AMERICAN FUNDS</u> <u>95-1411037</u>

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation <u>OAKMARK</u> <u>04-3276558</u>
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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

DODGE & COX

94-1441976

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

MFS

04-2747644

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

JANUS

43-1804048

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

FRANKLIN TEMPLETON INVESTMENTS

94-3167260

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

INVESCO VAN KAMPEN

58-2287224

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

NEUBERGER BERMAN

13-5521910

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

WILLIAM BLAIR

36-2214610

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

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

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

WELLS FARGO BANK, N.A.

94-1347393

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 49 52 60 62 63 64	SERVICE PROVIDER	18521	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

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: COLLINS,BURI & MCCONKEY,LLP	b EIN: 38-3212285
c Position: AUDITOR	
d Address: 31700 TELEGRAPH ROAD, BINGHAM FARM, MI 48025	e Telephone: 248-646-7440

Explanation: LEVEL OF SERVICE

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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2012 This Form is Open to Public Inspection.
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For calendar plan year 2012 or fiscal plan year beginning 12/01/2012 and ending 11/30/2013

A Name of plan <u>ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K) PS PLAN AND TRUST</u>	B Three-digit plan number (PN) ►	<u>002</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>ASSOCIATED RETINAL CONSULTANTS, P.C</u>	D Employer Identification Number (EIN) <u>38-1946761</u>	

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)
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a Name of MTIA, CCT, PSA, or 103-12 IE: WELLS FARGO STABLE RETURN FUND N60

b Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.A.

c EIN-PN <u>52-2251407-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>658730</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: WELLS FARGO SHORT TEM INV FUND G

b Name of sponsor of entity listed in (a): WELLS FARGO BANK N.A.

c EIN-PN <u>41-6292499-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

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

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

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

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

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

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

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

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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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
		2012
		This Form is Open to Public Inspection

For calendar plan year 2012 or fiscal plan year beginning 12/01/2012 and ending 11/30/2013		
A Name of plan ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K) PS PLAN AND TRUST	B Three-digit plan number (PN) ►	002
C Plan sponsor's name as shown on line 2a of Form 5500 ASSOCIATED RETINAL CONSULTANTS, P.C	D Employer Identification Number (EIN) 38-1946761	

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other.....	1b(3)		46534
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		593783
(2) U.S. Government securities.....	1c(2)		911630
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other.....	1c(3)(B)		1568940
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		6411063
(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)		
(9) Value of interest in common/collective trusts.....	1c(9)	2360194	1777130
(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)	17261527	11972533
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)		1648352

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	19621721	24929965

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		67566
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	67566

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	19621721	24862399
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	745962	
(B) Participants	2a(1)(B)	503647	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1249609
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	561	
(B) U.S. Government securities	2b(1)(B)	55074	
(C) Corporate debt instruments	2b(1)(C)	94784	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	145	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		150564
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	112684	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	168411	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		281095
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	10458300	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	10010150	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		448150
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	1150666	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		1150666

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		19839
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		2239026
c Other income.....	2c		21076
d Total income. Add all income amounts in column (b) and enter total.....	2d		5560025

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	300760	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		300760
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	18587	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		18587
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		319347

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		5240678
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: UHY LLP

(2) EIN: 20-0694403

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

	Yes	No	Amount
4a		X	
4b		X	

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

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

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

5b(1) Name of plan(s)

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

Part V Trust Information (optional)

6a Name of trust

6b Trust's EIN

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2012 This Form is Open to Public Inspection.
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For calendar plan year 2012 or fiscal plan year beginning 12/01/2012 and ending 11/30/2013

A Name of plan <u>ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K) PS PLAN AND TRUST</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ASSOCIATED RETINAL CONSULTANTS, P.C</u>	D Employer Identification Number (EIN) <u>38-1946761</u>

Part I	Distributions
---------------	----------------------

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>41-6257133</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3	

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?.....	☐ Yes	☐ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?.....	☐ Yes	☐ No	☐ N/A

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
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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.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?.....	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

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

Schedule R (Form 5500) 2012
v. 120126

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

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

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

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

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

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

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

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

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

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

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

- a** Enter the percentage of plan assets held as:
 Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%
- b** Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more
- c** What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

INDEPENDENT AUDITOR'S REPORT

To the Administrator of
Associated Retinal Consultants, P.C. Employees' 401(k) Profit Sharing Plan and Trust

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Associated Retinal Consultants, P.C. Employees' 401(k) Profit Sharing Plan and Trust, which comprise the statement of net assets available for benefits as of November 30, 2013, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements and supplementary information.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Wells Fargo Bank, N.A., the trustee of the plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of November 30, 2013 and 2012 and for the year then ended, that the information provided to the plan administrator by the trustee is complete and accurate.

To the Administrator of
Associated Retinal Consultants, P.C. Employees' 401(k) Profit Sharing Plan and Trust
Page Two

Disclaimer of Opinion

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

Adjustments to Prior Period Financial Statements

The financial statements of Associated Retinal Consultants, P.C. Employees' 401(k) Profit Sharing Plan and Trust as of November 30, 2012, were audited by other auditors whose report dated September 10, 2013, expressed a disclaimer of opinion on those statements, as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. As discussed in Note 11 to the financial statements, the Plan has adjusted its 2012 financial statements to retrospectively apply the change in basis of accounting. The other auditors reported on the financial statements before the retrospective adjustment.

As part of our audit of the 2013 financial statements, we also audited the adjustments to the 2012 financial statements to retrospectively apply the change in accounting as described in Note 11. In our opinion, such adjustments are appropriate and have been properly applied. We were not engaged to audit, review, or apply any procedures to Associated Retinal Consultants, P.C. Employees' 401(k) Profit Sharing Plan and Trust's 2012 financial statements other than with respect to the adjustments and, accordingly, we do not express an opinion or any other form of assurance on the 2012 financial statements as a whole.

Other Matter

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

To the Administrator of
Associated Retinal Consultants, P.C. Employees' 401(k) Profit Sharing Plan and Trust
Page Three

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

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

Prior Period Financial Statements

The financial statements of Associated Retinal Consultants, P.C. Employees' 401(k) Profit Sharing Plan and Trust as of November 30, 2012, were audited by other auditors, whose report dated September 10, 2013, expressed a disclaimer of opinion on those statements, as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

A handwritten signature in dark ink, appearing to read "UHY LLP", is positioned above the date and location. The signature is written in a cursive, stylized font.

Farmington Hills, Michigan
August 12, 2014

**ASSOCIATED RETINAL CONSULTANTS,
P.C. EMPLOYEES' 401(K) PROFIT
SHARING PLAN AND TRUST**

AUDITED FINANCIAL STATEMENTS
AND
SUPPLEMENTARY INFORMATION

As of November 30, 2013 and 2012 and
for the year ended November 30, 2013

ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K) PROFIT SHARING PLAN AND TRUST

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INDEPENDENT AUDITOR'S REPORT

To the Administrator of
Associated Retinal Consultants, P.C. Employees' 401(k) Profit Sharing Plan and Trust

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Associated Retinal Consultants, P.C. Employees' 401(k) Profit Sharing Plan and Trust, which comprise the statement of net assets available for benefits as of November 30, 2013, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements and supplementary information.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Wells Fargo Bank, N.A., the trustee of the plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of November 30, 2013 and 2012 and for the year then ended, that the information provided to the plan administrator by the trustee is complete and accurate.

To the Administrator of
Associated Retinal Consultants, P.C. Employees' 401(k) Profit Sharing Plan and Trust
Page Two

Disclaimer of Opinion

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

Adjustments to Prior Period Financial Statements

The financial statements of Associated Retinal Consultants, P.C. Employees' 401(k) Profit Sharing Plan and Trust as of November 30, 2012, were audited by other auditors whose report dated September 10, 2013, expressed a disclaimer of opinion on those statements, as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. As discussed in Note 11 to the financial statements, the Plan has adjusted its 2012 financial statements to retrospectively apply the change in basis of accounting. The other auditors reported on the financial statements before the retrospective adjustment.

As part of our audit of the 2013 financial statements, we also audited the adjustments to the 2012 financial statements to retrospectively apply the change in accounting as described in Note 11. In our opinion, such adjustments are appropriate and have been properly applied. We were not engaged to audit, review, or apply any procedures to Associated Retinal Consultants, P.C. Employees' 401(k) Profit Sharing Plan and Trust's 2012 financial statements other than with respect to the adjustments and, accordingly, we do not express an opinion or any other form of assurance on the 2012 financial statements as a whole.

Other Matter

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

To the Administrator of
Associated Retinal Consultants, P.C. Employees' 401(k) Profit Sharing Plan and Trust
Page Three

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

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

Prior Period Financial Statements

The financial statements of Associated Retinal Consultants, P.C. Employees' 401(k) Profit Sharing Plan and Trust as of November 30, 2012, were audited by other auditors, whose report dated September 10, 2013, expressed a disclaimer of opinion on those statements, as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

A handwritten signature in dark ink, appearing to read "UHY LLP", is positioned above the date and location. The signature is written in a cursive, stylized font.

Farmington Hills, Michigan
August 12, 2014

**ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES'
401(K) PROFIT SHARING PLAN AND TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS**

	November 30,	
	2013	2012
ASSETS		
Investments:		
Cash and cash equivalents	\$ 593,783	\$ 47,822
Common/collective trusts	1,790,708	2,006,762
Common stocks	6,411,063	4,516,017
U.S. Government securities	911,630	992,068
Corporate bonds	1,568,940	1,559,370
Mortgage/asset-backed securities	1,648,352	1,550,349
Mutual funds	11,972,533	8,999,928
Total investments	<u>24,897,009</u>	<u>19,672,316</u>
Receivables:		
Employer contributions	787,530	745,962
Participant contributions	18,851	17,525
Interest and dividends receivable	36,440	-
Other receivable	10,094	-
Total receivables	<u>852,915</u>	<u>763,487</u>
Adjustment from fair value to contract value for fully benefit-responsive investment contract	<u>(13,578)</u>	<u>(50,595)</u>
Total assets	<u>25,736,346</u>	<u>20,385,208</u>
LIABILITY - Amounts owed for securities purchased	<u>67,566</u>	<u>-</u>
Net assets available for benefits	<u><u>\$ 25,668,780</u></u>	<u><u>\$ 20,385,208</u></u>

ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES'
401(K) PROFIT SHARING PLAN AND TRUST
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Year ended November 30, 2013

ADDITIONS TO NET ASSETS

Investment income	
Interest and dividend income	\$ 431,659
Net appreciation in the fair value of investments	<u>3,857,680</u>
Total investment income	<u>4,289,339</u>
Contributions	
Employer	787,530
Employee	<u>504,973</u>
Total contributions	<u>1,292,503</u>
Other income	<u>21,077</u>
Total additions	<u>5,602,919</u>

DEDUCTIONS FROM NET ASSETS

Participant withdrawals	300,760
Investment and administrative fees	<u>18,587</u>
Total deductions	<u>319,347</u>

NET INCREASE 5,283,572

NET ASSETS AVAILABLE FOR BENEFITS -

Beginning of year	<u>20,385,208</u>
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NET ASSETS AVAILABLE FOR BENEFITS -

End of year	<u><u>\$ 25,668,780</u></u>
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ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES'
401(K) PROFIT SHARING PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
November 30, 2013 and 2012

NOTE 1 – PLAN DESCRIPTION

The following description of the Associated Retinal Consultants, P.C. (the "Company") Employees' 401(k) Profit Sharing Plan and Trust (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all employees exceeding the 1,000 hour requirement of the Company and who are age twenty-one or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Trustee

Wells Fargo Bank, N.A. (Wells Fargo) is the Plan's trustee. Wells Fargo invests all participant and employer contributions, as well as earnings thereon, pursuant to the terms of the Plan.

Contributions

Each year, participants may contribute up to 75 percent of pretax annual compensation as defined by the plan, subject to certain limitations. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan. Employer contributions to the Plan are in the form of qualified nonelective contributions and discretionary profit sharing contributions determined by the Company's board of directors.

Participant Accounts

Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution and (b) Plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their voluntary contributions plus actual earnings and the Company's contributions.

**ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES'
401(K) PROFIT SHARING PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
November 30, 2013 and 2012**

NOTE 1 – PLAN DESCRIPTION (Continued)

Payment of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's interest in his or her account, or annual installments over a ten year period. For termination of service for other reasons, a participant may receive the value of the interest in his or her account as a lump-sum distribution.

NOTE 2 – SUMMARY OF ACCOUNTING POLICIES

A summary of the Plan's significant accounting policies consistently applied in preparation of the accompanying financial statement follows:

Basis of Accounting

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

Investment contracts held by a defined contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The Plan invests in investment contracts through a collective trust. The Statements of Net Assets Available for Benefits presents the fair value of the investment in the collective trust as well as the adjustment from fair value to contract value relating to the investment contracts. The Statement of Changes in Net Assets Available for Benefits is prepared on a contract value basis.

Use of Estimates

Management may make estimates and assumptions that affect the reported amounts of assets and liabilities, if any, and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of additions to and deductions from plan assets during the reporting period. Actual results could differ from those estimates.

**ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES'
401(K) PROFIT SHARING PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
November 30, 2013 and 2012**

NOTE 2 – SUMMARY OF ACCOUNTING POLICIES (Continued)

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's investment committee determines the Plan's valuation policies utilizing information provided by the investment advisers. See Note 5 for discussion of fair value measurements.

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

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

All administrative expenses related to the Plan are paid by the Plan and the plan sponsor. Personnel and facilities of the Company have been used by the Plan for its accounting and other activities at no charge to the Plan.

Subsequent Events

The Plan sponsor has performed a review of events subsequent to the statements of net assets available for benefits through August 12, 2014, the date the financials were available to be issued.

NOTE 3 – INFORMATION CERTIFIED BY THE TRUSTEE (UNAUDITED)

Other than the fair value of the common/collective trust and the related adjustment from fair value to contract value for fully benefit-responsive investment contracts, certain information related to investments disclosed in the accompanying financial statements and supplemental schedules, including investments at November 30, 2013 and 2012, and net appreciation in fair value of investments, interest and dividends for the year ended November 30, 2013, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by Wells Fargo, the trustee of the Plan. The contract value of the guaranteed investment contract was certified by the trustee.

ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

November 30, 2013 and 2012

NOTE 4 – INVESTMENTS

The following presents investments at November 30, 2013 and 2012 that represent 5% or more of the Plan's assets:

	November 30	
	2013	2012
Loomis Sayles Small Cap Value Fund	\$ 3,988,833	\$ 2,878,418
Stable Return Fund	N/A	\$ 1,736,113

During 2013, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by \$3,857,680 as follows:

Common stocks	\$ 1,762,132
Mutual funds	2,239,026
Common/collective trusts	19,838
US government securities and corporate bonds	(163,316)
	<u>\$ 3,857,680</u>

NOTE 5 – FAIR VALUE MEASUREMENTS

FASB ASC 820 provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy are described as follows:

- Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.
- Level 2 Inputs to the valuation methodology include:
- quoted prices for similar assets or liabilities in active markets;
 - quoted prices for identical or similar assets or liabilities in inactive markets;
 - inputs other than quoted prices that are observable for the asset or liability;
 - inputs that are derived principally from or corroborated by observable market data by correlation or other means.

ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES'
401(K) PROFIT SHARING PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
November 30, 2013 and 2012

NOTE 5 – FAIR VALUE MEASUREMENTS (Continued)

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

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

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

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at November 30, 2013 and 2012.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Common/collective trust: Valued at the NAV of units of a bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner. There were no unfunded commitments at November 30, 2013 and 2012.

Common stock: Valued at the quoted closing price reported in the active market in which the individual equities are traded.

Corporate bonds, US government securities and mortgage asset backed securities: Valued at the quoted closing price reported in the active market in which the bonds and notes are traded.

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

ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES'
401(K) PROFIT SHARING PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
November 30, 2013 and 2012

NOTE 5 – FAIR VALUE MEASUREMENTS (Continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value:

	November 30, 2013			
	Level 1	Level 2	Level 3	Total
Cash and cash equivalents	\$ 593,783	\$ -	\$ -	\$ 593,783
Mutual funds:				
Equity funds	10,059,632	-	-	10,059,632
Balanced funds	263,928	-	-	263,928
Corporate bond funds	1,192,977	-	-	1,192,977
Other funds	455,996	-	-	455,996
Total mutual funds	<u>11,972,533</u>	<u>-</u>	<u>-</u>	<u>11,972,533</u>
Common stocks:				
Consumer discretionary	905,643	-	-	905,643
Consumer staples	404,908	-	-	404,908
Energy	723,351	-	-	723,351
Financials	1,435,028	-	-	1,435,028
Healthcare	813,416	-	-	813,416
Industrials	698,668	-	-	698,668
Information technology	849,642	-	-	849,642
Materials	224,703	-	-	224,703
Telecommunication services	244,374	-	-	244,374
Utilities	111,330	-	-	111,330
Total common stocks	<u>6,411,063</u>	<u>-</u>	<u>-</u>	<u>6,411,063</u>
Corporate bonds	-	1,568,940	-	1,568,940
U.S. government securities	-	911,630	-	911,630
Mortgage/asset backed securities	-	1,648,352	-	1,648,352
Common/collective trusts	<u>-</u>	<u>1,790,708</u>	<u>-</u>	<u>1,790,708</u>
Total assets at fair value	<u>\$ 18,977,379</u>	<u>\$ 5,919,630</u>	<u>\$ -</u>	<u>\$ 24,897,009</u>

ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

November 30, 2013 and 2012

NOTE 5 – FAIR VALUE MEASUREMENTS (Continued)

	November 30, 2012			
	Level 1	Level 2	Level 3	Total
Mutual Funds	\$ 8,999,928	-	\$ -	\$ 8,999,928
Common/collective trusts	-	2,006,762	-	2,006,762
Equities	4,516,017	-	-	4,516,017
Bonds and notes:	-	-	-	-
US Treasury	946,306	-	-	946,306
Federal Agency	45,762	-	-	45,762
Corporate Notes	1,559,370	-	-	1,559,370
Mortgage/Asset Based	1,550,349	-	-	1,550,349
Cash and accrued income	47,822	-	-	47,822
Total	\$ 17,665,554	\$ 2,006,762	\$ -	\$ 19,672,316

The following table summarized investments measured at fair value based on NAV per share:

November 30, 2013	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common/collective trust	\$1,790,708	N/A	Daily	None

November 30, 2012	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common/collective trust	\$2,006,762	N/A	Daily	None

NOTE 6 – PARTIES IN INTEREST TRANSACTIONS

In addition to the trust account investments in the Wells Fargo & Company Custodial Account (Note 3), Wells Fargo is paid a fee for administering the custodial account. Wells Fargo is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan to Wells Fargo and allocated to each participant's account amounted to \$18,857 for the year ending November 30, 2013. The Company pays a fee to Wells Fargo for managing the Plan's assets. Fees paid by the Company to Wells Fargo amounted to \$34,377 for the year ending November 30, 2013. Indirect fees paid by the Plan for investment management services are included in the net appreciation in fair value of the investments.

**ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES'
401(K) PROFIT SHARING PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
November 30, 2013 and 2012**

NOTE 6 – PARTIES IN INTEREST TRANSACTIONS (Continued)

The Company pays a fee to Loomis Sayles & Company, LP and Wells Fargo for managing the Plan's assets. These transactions qualify as party-in-interest transactions. Fees paid by the Company to Loomis Sayles & Company, LP and Wells Fargo amounted to \$43,542 and \$34,377, respectively, for the year ending November 30, 2013.

NOTE 7 – PLAN TERMINATIONS

Although it has not expressed any intent to do so, the Company has the right under the Plan to amend, modify, terminate or partially terminate the Plan at any time subject to the provisions of ERISA. In the event of plan termination, the net assets would be distributed to the participants according to the participant's account balances.

NOTE 8 – TAX STATUS

The Plan obtained its latest determination letter on September 30, 2011, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan Administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code, and therefore the Plan is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the applicable taxing authorities. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of November 30, 2013 and 2012, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2010.

ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES'
401(K) PROFIT SHARING PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
November 30, 2013 and 2012

NOTE 9 – RISKS AND UNCERTAINTIES

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

NOTE 10 – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

	November 30	
	2013	2012
Net assets available for plan benefits per the financial statements	\$ 25,668,780	\$ 20,385,208
Less: Employer and employee contributions receivable	<u>(806,381)</u>	<u>(763,487)</u>
Net assets available for plan benefits per the Form 5500	<u>\$ 24,862,399</u>	<u>\$ 19,621,721</u>

The following is a reconciliation of the net increase in net assets per the financial statements for the year ended November 30, 2013 to Schedule H of Form 5500:

Net increase in net assets available for Plan benefits per the financial statements	\$ 5,283,572
Less: Change in employer and employee contributions receivable	<u>(42,894)</u>
Net increase in net assets available for Plan benefits per the Form 5500	<u>\$ 5,240,678</u>

ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES'
401(K) PROFIT SHARING PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
November 30, 2013 and 2012

NOTE 11 – ADJUSTMENTS TO PRIOR PERIOD FINANCIAL STATEMENTS

The Company has adjusted its 2012 financial statements to retrospectively apply the change in basis of accounting to an accrual basis, as described in Note 2. The retrospective adjustment resulted in the following changes to the financial statements as of and for the year ended November 30, 2012.

Employer contributions	\$ 745,962
Participant contributions	\$ 17,525
Adjustment from fair value to contract value for fully benefit-responsive investment contract	\$ (50,595)
Net assets available for benefits	\$ 712,892

ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K)
PROFIT SHARING PLAN AND TRUST
EIN #38-1946761, Plan Number: 002
Schedule H, Line 4i - SCHEDULE OF ASSETS (HELD AT YEAR END)
November 30, 2013

(a) Party in interest	(b) Identity of Issuer, 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
	Pooled funds			
*	Stable Return Fund N60		\$ 1,089,996	\$ 1,118,401
*	Wells Fargo Stable Return Fund N60	13845.745	642,935	658,730
	Cash equivalents			
*	Wells Fargo Short Term Investment Fund		247,290	247,290
*	Wells Fargo Short Term Investment Fund		199,217	199,217
	TIPS			
	US Treasury Inflation Index Note	.125% 01/15/2023	68,865	63,369
	Bonds and notes- US Treasury			
	US Treasury Bond	3.000% 5/15/2042	133,608	107,383
	US Treasury Bond	3.125% 11/15/2041	70,602	61,917
	US Treasury Note	.250% 03/31/2015	45,019	45,027
	US Treasury Note	.500% 08/15/2014	55,214	55,133
	US Treasury Note	1.375% 09/30/2018	30,033	30,094
	US Treasury Note	1.625% 11/15/2022	24,533	23,067
	US Treasury Note	1.750% 05/15/2023	33,487	32,241
	US Treasury Note	1.750% 7/31/2015	20,066	20,501
	US Treasury Note	2.500% 08/15/2023	88,146	88,320
	US Treasury Bond	3.750% 08/15/2041	11,639	9,980
	US Treasury Bond	4.250% 11/15/2040	117,695	130,706
	US Treasury Bond	4.500% 02/15/2036	5,676	5,683
	US Treasury Bond	6.000% 02/15/2026	34,627	39,159
	US Treasury Bond	2.875% 05/15/2043	17,298	16,600
	US Treasury Bond	3.625% 08/15/2043	39,236	38,675
	US Treasury Bond	3.750% 11/15/2043	24,650	24,738
	Bonds and notes- Corporate Bonds			
	Abbey National Treasury Service	4.000% 04/27/2016	9,996	10,663
	Aetna Inc	6.500% 09/15/2018	9,909	11,912
	Alcoa Inc	6.750% 07/15/2018	16,809	16,864
	Allegheny Technologies	5.875% 08/15/2023	15,083	15,275
	Altera Corp	2.500% 11/15/2018	14,920	14,898
	Altria Group Inc	4.000% 01/31/2024	4,969	4,925
	Altria Group Inc	4.750% 05/05/2021	16,731	16,123
	Amazon.com Inc	1.200% 11/29/2017	19,903	19,679
	American International Group	3.800% 03/22/2017	5,355	5,359
	American International Group	5.850% 01/16/2018	5,266	5,773
	Apple Inc	1.000% 05/03/2018	9,963	9,738
	ArcelorMittal	9.850% 6/1/2019	17,626	18,938
	At&t Inc	5.500% 2/1/2018	5,935	5,683
	Bank of America Corp	1/15/2019	20,000	20,059
	Barrick NA Finance LLC	4.400% 05/30/2021	14,061	14,461
	Berkshire Hathaway Inc	1.600% 5/15/2017	15,276	15,183
	Biomed Realty LP	3.850% 04/15/2016	19,873	20,996
	BP Capital Markets PLC	1.375% 11/6/2017	9,992	9,965
	BP Capital Markets PLC	4.500% 10/01/2020	10,864	10,899
	Bunge Limited Finance Co.	3.200% 06/15/2017	5,204	5,213
	Capital One Financial Co.	2.125% 07/15/2014	14,992	15,141
	Carnival Corp	3.950% 10/15/2020	19,948	20,111
	Caterpillar Financial Co	1.000% 11/25/2016	19,948	20,010
	CF Industries Inc	7.125% 05/01/2020	17,677	17,709
	Citigroup Inc	4.950% 11/07/2043	9,972	9,813
	Citigroup Inc	5.000% 09/15/2014	10,539	10,315
	CNA Financial Group	5.750% 08/15/2021	4,981	5,663
	Coca-Cola Co	3.200% 11/01/2023	35,000	34,239
	CSX Corp	7.375% 2/1/2019	25,410	24,595
	CVS CareMark Corp	5.750% 06/01/2017	2,873	3,431
	Diamond Offshore Drill	4.875% 11/01/2043	14,977	14,705
	Domtar Corp	4.400% 4/1/2022	19,956	19,268
	Duke Capital LLC	5.500% 03/01/2014	25,245	25,278
	Duke Energy Indiana Inc	7/11/2016	5,000	5,012
	Eastman Chemical Co	4.500% 01/15/2021	4,993	5,203
	Embarq Corp	4.650% 06/01/2021	5,442	5,179
	Energy Transfer Partners	6.625% 10/15/2036	4,839	5,397
	Energy Transfer Partners	7.500% 07/01/2038	15,443	17,587
	Ensco PLC	3.250% 03/15/2016	14,886	15,734
	Entergy Mississippi	6.640% 07/01/2019	9,994	11,778
	Enterprise Products Oper	9.750% 01/31/2014	21,091	20,293
	Equifax Inc	4.450% 12/01/2014	4,989	5,177
	Exelon Generation Co LLC	4.000% 10/01/2020	5,019	5,002
	General Electric CAP Corp	4.650% 10/17/2021	16,712	16,425
	General Electric CAP Corp	5.500% 01/08/2020	11,510	11,569
	Goldcorp Inc	2.125% 03/15/2018	9,953	9,822

(a) Party in interest	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d)	(e)
			Cost	Current Value
	Goldman Sachs Group Inc	6.250% 09/01/2017	5,620	5,771
	Hasbro Inc	6.125% 05/15/2014	4,997	5,125
	Health Care REIT Inc	.250% 3/15/2018		
	Hess Corp.	8.125% 02/15/2019	4,984	6,283
	Hewlett-Packard Co	4.300% 06/01/2021	15,206	15,201
	Intl Lease Finance Corp	6/15/2016	20,000	20,200
	Jersey Central PWR & LT	7.350% 02/01/2019	9,987	12,018
	JP Morgan Chase & Co	6.125% 06/27/2017	21,232	22,796
	Kinder Morgan Ener Part	9.000% 02/01/2019	12,620	12,937
	KLA Instruments Corp	6.900% 05/01/2018	22,283	23,525
	Kraft Foods Inc	5.375% 02/10/2020	11,345	11,367
	Kraft Foods Inc	6.500% 08/11/2017	23,846	23,606
	Lab Corp of Amer Holdings	2.500% 11/01/2018	9,992	9,983
	Life Technologies Corp	4.400% 03/01/2015	4,983	5,202
	Life Technologies Corp	6.000% 03/01/2020	16,911	17,094
	Lincoln National Corp	4.300% 06/15/2015	4,993	5,258
	Marsh & McLellan Cos Inc	9.250% 4/15/2019	6,702	6,541
	McKesson Corp	.950% 12/4/2015	4,995	5,003
	McKesson Corp	6.500% 02/15/2014	4,997	5,059
	McKesson Corp	5.700% 03/01/2017	5,845	5,630
	Merrill Lynch & Co	6.400% 08/28/2017	22,859	23,248
	Merrill Lynch & Co	6.875% 04/25/2018	10,562	11,939
	Methanex Corp	3.250% 12/15/2019	4,955	5,042
	Morgan Stanley	4.750% 04/01/2014	14,308	15,194
	Mylan Inc	5.400% 11/29/2043	4,969	5,065
	Nabors Industries Inc	5.000% 09/15/2020	16,029	15,763
	National Rural Util Coop	4/30/2043	15,000	13,969
	Newell Rubbermaid Inc	4.700% 08/15/2020	9,996	10,563
	News Amer Hldgs Inc	7.430% 10/01/2026	13,941	18,353
	Nisource Finance Corp	6.800% 01/15/2019	5,702	5,913
	Noble Energy Inc	5.250% 11/15/2043	14,915	14,995
	Northern Trust Corp	3.950% 10/30/2025	14,983	14,788
	Olin Corp	5.500% 8/15/2022	5,000	4,988
	Omnicom Group Inc	4.450% 08/15/2020	19,931	21,002
	Oncor Elec Delivery Co	6.375% 01/15/2015	4,554	5,302
	Oracle Corp	1.200% 10/15/2017	14,974	14,900
	Pepsico Inc	2.250% 01/07/2019	14,983	15,130
	Perrigo Company	2.950% 05/15/2023	9,949	10,007
	Petrobras Global Finance	5.625% 05/20/2043	4,901	4,130
	Petrobras Intl Fin Co	3.875% 01/27/2016	14,949	15,504
	Philip Morris International Inc	1.875% 01/15/2019	19,844	19,871
	Philip Morris International Inc	4.125% 03/04/2043	14,580	13,304
	Pride International Inc	8.500% 06/15/2019	6,630	6,401
	Prudential Financial Inc	4.750% 09/17/2015	21,372	21,402
	Quest Diagnostic Inc	4.750% 01/30/2020	4,925	5,269
	Quest Diagnostic Inc	3/24/2014	20,000	20,031
	Questar Corp	2.750% 02/01/2016	9,983	10,353
	Rio Tinto Fin USA Ltd	3.500% 11/2/2020	5,351	5,042
	Royal Bank of Canada	.850% 03/08/2016	19,988	19,941
	Safeway Inc	6.350% 08/15/2017	22,270	22,411
	Santander Holdings USA	4.625% 04/19/2016	4,978	5,351
	Shell International Fin	2.000% 11/15/2018	9,997	10,100
	Simon Property Group LP	5.650% 02/01/2020	24,070	22,919
	Snap-on Inc	4.250% 01/15/2018	4,986	5,434
	St. Jude Medical Inc	2.500% 01/15/2016	19,981	20,587
	Statoilhydro ASA	5.250% 04/15/2019	5,856	5,744
	Suntrust Banks Inc	3.600% 04/15/2016	14,994	15,890
	Telecom Italia Capital	6.999% 6/4/2018	16,088	16,584
	Toll Bros Finance Corp	4.000% 12/31/2018	19,999	20,300
	Total Capital SA	4.450% 6/24/2020	22,466	21,912
	Transalta Corp	6.500% 03/15/2040	9,905	9,767
	United Mexican States	5.625% 01/15/2017	26,862	26,820
	Valero Energy Corp	9.375% 03/15/2019	12,708	13,013
	Viacom Inc Disc Prom Note	7.875% 07/30/2030	21,598	24,607
	Vodafone Group PLC	2.950% 02/19/2023	9,954	9,146
	Wachovia Corp	6/15/2017	22,675	24,757
	Waste Management Inc	6.375% 03/11/2015	4,983	5,343
*	Wells Fargo & Co	4.125% 08/15/2023	14,949	14,827
	Western Union Co	3.350% 05/22/2019	9,996	10,091
	Western Union Co	3.650% 08/22/2018	9,991	10,267
	Westpac Banking Corp	4.200% 2/27/2015	10,585	10,461
	Westvaco Corp Del	7.950% 02/15/2031	17,596	17,571
	Whirlpool Corp	4.850% 06/15/2021	19,993	21,376
	Yumi Brands Inc	4.250% 09/15/2015	9,977	10,596
	Bonds and notes- Mortgage/Asset-Based Securities			
	Americredit Automobile Receivable	.650% 12/08/2017	19,996	19,976
	Americredit Automobile Receivable	1.660% 09/10/2018	4,999	5,039
	Americredit Automobile Receivable	1.390% 09/08/2015	106	106
	Banc Amer Coml Mtg. Tr 2007-2	5.688% 04/10/2049	15,823	22,344

(a) Party in interest	(b) Identity of Issuer, 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
	Capital Auto Receivables Asset	.790% 06/20/2017	14,997	14,996
	Capital Auto Receivables Asset	1.390% 12/20/2017	9,999	10,070
	Carmax Auto Owner Trust	.600% 10/16/2017	15,000	15,008
	Carmax Auto Owner Trust	1.100% 07/16/2018	5,000	5,006
	Comm Mortgage Trust	4.046% 10/10/2046	10,300	10,225
	Comm Mortgage Trust	7/10/2045	20,599	21,023
	Credit Suisse Mortgage Capital	1/15/2049	33,956	49,975
	Credit Suisse Mortgage Capital	2/15/2041	24,304	30,715
	Credit Suisse Mortgage Capital	9/15/2040	32,244	39,138
	Credit Suisse Mortgage Capital Cert.	6/15/2039	26,476	33,136
	Fed Home Ln Mtg Corp	2.086% 3/25/2019	20,299	20,136
	Fed Home Ln Mtg Corp	2.522% 01/25/2023	4,645	4,774
	Fed Home Ln Mtg Corp	2.699% 05/25/2018	15,150	15,679
	Fed Home Ln Mtg Corp	3.320% 02/25/2023	29,611	30,273
	Fed Home Ln Mtg Corp	4.186% 12/25/2020	74,532	82,051
	Fed Home Ln Mtg Corp	5.500% 01/15/2035	19,641	22,562
	Fed Home Ln Mtg Corp Pool #972164	1/1/2035	8,699	9,228
	Fed Home Ln Mtg Corp Pool #AL0544	5.000% 02/01/2038	33,224	33,674
	Fed Home Ln Mtg Corp Pool #B11058	4.500% 11/01/2018	2,769	2,891
	Fed Home Ln Mtg Corp Pool #C00410	8.000% 07/01/2025	738	791
	Fed Natl Mtg Assn Pool #190308	7.500% 09/01/2030	702	333
	Fed Natl Mtg Assn Pool #535377	8.000% 06/01/2015	157	164
	Fed Natl Mtg Assn Pool #535996	7.500% 05/01/2031	509	347
	Fed Natl Mtg Assn Pool #555603	6.000% 05/01/2018	1,004	941
	Fed Natl Mtg Assn Pool #555800	5.500% 10/10/2033	1,011	1,099
	Fed Natl Mtg Assn Pool #607067	6.000% 11/01/2016	546	551
	Fed Natl Mtg Assn Pool #709169	5.500% 06/01/2033	1,999	2,032
	Fed Natl Mtg Assn Pool #725690	6% 08/01/2034	1,727	1,869
	Fed Natl Mtg Assn Pool #745406	6.000% 03/01/2021	3,218	3,474
	Fed Natl Mtg Assn Pool #745919	9/1/2036	3,351	3,536
	Fed Natl Mtg Assn Pool #922881	2/1/2037	2,519	2,644
	Fed Natl Mtg Assn Pool #995570	5.500% 01/01/2039	4,449	4,472
	Fed Natl Mtg Assn Pool #AL0139	2/1/2039	11,169	11,118
	FHLMC Multifamily Structured P	3.974% 01/25/2021	55,547	59,449
	FHLMC Multifamily Structured P	4/25/2019	20,962	20,902
	FHLMC Multifamily Structured P	2/25/2018	50,499	53,092
	FHLMC Multifamily Structured P	6/25/2021	80,797	85,738
	GE Equipment Transportation	1.230% 1/22/2020	9,999	10,071
	Govt Natl Mtg Assn II Pool #543467	4.491% 03/20/2063	22,953	22,279
	Govt Natl Mtg Assn II Pool #766520	4.514% 5/20/2062	21,894	21,819
	Govt Natl Mtg Assn II Pool #766526	4.520% 5/20/2062	22,439	22,349
	Govt Natl Mtg Assn II Pool #766529	4.604% 6/20/2062	27,222	27,109
	Govt Natl Mtg Assn II Pool #777434	4.496% 10/20/2062	21,628	20,805
	Govt Natl Mtg Assn II Pool #777440	4.466% 12/20/2062	28,821	27,963
	Govt Natl Mtg Assn II Pool #AA1678	4.689% 3/20/2062	15,638	15,565
	Govt Natl Mtg Assn II Pool #AA1681	4.547% 09/20/2062	28,948	27,804
	Govt Natl Mtg Assn II Pool #AA1696	4.606% 03/20/2063	17,511	17,079
	Govt Natl Mtg Assn Pool #323079	8.500% 05/15/2022	1,147	950
	Greenwich Capital Commercial Funding	5.736% 12/10/2049	26,795	28,163
	Greenwich Capital Commercial Funding	5.444% 3/10/2039	27,522	27,645
	GS Mortgage Securities Corp.	5.993% 08/10/2045	31,739	33,179
	GS Mortgage Securities Trust	4.271% 11/10/2046	20,599	20,853
	GS Mtg Sec Tr 2	10/7/2020	20,600	20,818
	Honda Auto Receivables Owner T	1.800% 04/17/2017	4,540	4,565
	Hyundai Auto Receivables Trust	1.650% 02/15/2017	14,997	15,151
	J P Morgan Chase Coml Mtg Secs Tr	6/15/2049	36,904	39,338
	J P Morgan Chase Commercial Mortgage	5.420% 1/15/2049	22,075	22,147
	LB-UBS Commercial Mortgage Tru	5.866% 09/15/2045	24,894	29,757
	Merrill Lynch Countrywide Commerce M	5.378% 08/12/2048	20,054	21,947
	Merrill Lynch/Countrywide Comm	5.700% 9/12/2049	26,490	28,006
	Morgan Stanley Capital I	4/15/2049	27,850	33,324
	NCUA GTD NTS TR 2010-CL	2.900% 10/29/2020	9,975	10,417
	NCUA Guaranteed Notes	12/7/2020	5,020	5,026
	NCUA Guaranteed Notes	10/7/2020	16,826	16,887
	NCUA Guaranteed Notes	12/8/2020	91,147	91,696
	Nissan Master Owner Trust Receivable	2/15/2018	25,000	24,978
	Santander Drive Auto Receivable	.850% 09/15/2017	19,997	20,017
	Santander Drive Auto Receivable	1.190% 05/15/2018	9,998	9,970
	Santander Drive Auto Receivable	2.160% 01/15/2020	19,998	20,343
	Smart Trust	1.050% 10/14/2018	9,997	9,933
	Smart Trust	1.180% 02/14/2019	10,000	9,930
	Smart Trust	.970% 03/14/2017	9,999	10,009
	Wachovia BK Coml Mtg Tr	5.342% 12/15/2043	21,534	22,144
*	Wells Fargo Commercial Mortgage Trust	5.342% 7/15/2046	20,598	20,841
*	Wells Fargo Commercial Mortgage Trust	2.918% 10/15/2045	25,625	23,986
	WF-RBS Commercial Mortgage Trust	4.023% 12/15/2046	10,300	10,252
	World Financial Network Credit	3.140% 1/17/2023	34,999	36,411
	World Omni Auto Receivables Tr	1.110% 05/15/2015	1,239	1,239
	World Omni Auto Receivables Tr	.640% 04/16/2018	9,999	10,005
	World Omni Auto Receivables Tr	.930% 11/16/2015	4,999	5,013

(a) Party in interest	(b) Identity of Issuer, 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
	Municipal Bonds			
	Illinois St TXBL	5.100% 06/01/2033	27,430	32,128
	Florida St Hurricane Catastrop	2.995% 07/01/2020	20,000	19,081
	Government Agency			
	Fed Home Ln Mtg Corp Med Term Note	6.25% 07/15/2032	29,831	25,840
	Fed Natl Mtg Assn	7.25% 05/15/2030	41,932	41,989
	Equities			
	Advanced Micro Devices Inc	5000	17,289	18,200
	American International Group	1536	62,307	76,416
	Amerprise Financial Inc	962	38,631	104,137
	Anheuser-Busch Inbev SPN ADR	50	4,320	5,106
	AOL Inc	1193	30,136	53,184
	Apple Inc	119	46,578	66,172
	Apple Inc	150.583	70,915	83,735
	Arena Pharmaceuticals Inc	1000	9,060	6,520
	Autonation Inc	730	36,145	35,799
	Bank of America Corp	5606	76,588	88,687
	Boeing Co	320	37,580	42,960
	Briston Myers Squibb Co	1328	40,140	68,233
	Calpine Corp new	2804	44,485	53,024
	Celgene Corp	105	15,497	16,986
	Chevron Corp	1215	133,288	148,765
	Cirrus Logic In	700	20,285	14,126
	Cisco Systems Inc	2905	59,757	61,731
	Citigroup, Inc	1645	71,460	87,053
	Comcast Corp Class A	100	4,214	4,987
	Comcast Corp Class A	1734	32,774	86,475
	Consol Energy Inc.	1183	47,229	42,091
	Covidien PLC	1182	54,661	80,683
	CVS/Caremark Corporation	1108	46,641	74,192
	Deere & Co	585	48,485	49,280
	Directv Group Holdings Class A	833	26,505	55,070
	Discover Financial Services	1495	24,453	79,684
	Dover Corp Com	473	25,149	42,920
	Du Pont E I De Nemours & Co	1260	54,751	77,339
	E M C Corp Mass	400	11,202	9,540
	E M C Corp Mass	2498	66,796	59,577
	Eaton Corp	1118	59,512	81,234
	Eli Lilly & Co	1220	62,636	61,268
	EOG Resources Inc	431	42,039	71,115
	Exxon Mobil Corporation	1080	61,498	100,958
	Facebook Inc	2030	76,202	95,430
	Family Dollar Stores Inc	1133	67,940	79,049
	Fifth Third Bank Corp	3160	44,717	64,211
	Firstenergy Corp	1465	63,322	47,803
	Forest Labs Inc	1605	57,252	82,353
	General Electric Co	3552	72,484	94,696
	General Motors Co	1945	60,001	75,330
	Google Inc	75	45,405	79,469
	HCA Holdings Inc	1227	38,312	56,957
	Hess Corp	985	62,813	79,913
	Honeywell International Inc.	762	37,324	67,445
	Illinois Tool Works Inc	1134	78,012	90,244
	Intel Corp	525.691	13,165	12,532
	Intralinks Holdings Inc	2500	18,320	27,275
	JPMorgan Chase & CO	2672	108,002	152,892
	Las Vegas Sands Corp	270	18,831	19,354
	Legg Mason Inc	1473	41,156	57,609
	Liberty Global PLC	611	49,107	52,430
	Liberty Interactive Corp	2996	46,570	84,128
	LinkedIn Corp	125	23,087	28,004
	Lowes Cos Inc	1601	46,299	76,015
	Lululemon Athletica Inc	125	8,527	8,715
	Merck & Co Inc	2406	81,311	119,891
	MetLife Inc.	1761	70,837	91,907
	Michael Kors Holdings Ltd	235	16,719	19,164
	Microsoft Corp	1993	54,328	75,993
	Mondelez International Inc	2128	65,227	71,352
	Motorola Solutions, inc	1357	63,504	89,399
	Netflix.com Inc	275	54,094	100,595
	Nextera Energy Inc	751	60,654	63,527
	Noble Energy Inc	1226	52,752	86,114
	Norfolk Southern Corp	915	55,679	80,236
	Northrop Grumman Corp	801	35,811	90,257
	Ocean Power Technologies Inc	7500	14,968	14,250
	Omnicom Group	1164	60,144	83,168
	Ophthotech Corp	100	2,766	2,825
	Oracle Corporation	852	22,566	30,067
	Pepsico Inc	822	44,946	69,426
	Petsmart Inc Com	160	11,066	11,858

(a) Party in interest	(b) Identity of Issuer, 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
	Pfizer Inc	4402	94,338	139,675
	Philip Morris International	924	82,970	79,039
	PNC Financial Services Group	1113	69,546	85,645
	Procter & Gamble Co	774	51,518	65,186
	QIHOO 360 Technology Co Ltd	95	8,253	7,744
	Salesforce.com Inc	1550	81,736	80,740
	Sanofi-Aventis	1764	70,308	93,192
	Schlumberger	922	45,990	81,523
	Sealed Air Corp Com	2567	53,927	82,426
	Sohu.com Inc	200	12,369	13,478
	Sprouts Farmers Markets LLC	100	4,625	3,784
	State Street Corp	1506	94,604	109,351
	Terex Corp New	1243	42,628	45,146
	Tesla Motors Inc	100	12,022	12,728
	Texas Instruments Inc	1996	62,390	85,828
	Travelers Companies Inc.	863	48,844	78,309
	Unitedhealth Group Inc	1139	37,299	84,833
	UNUM Group	2649	63,869	88,927
	US Bankcorp Del New	1382	30,874	54,202
	Valero Energy Corp	1309	51,647	59,847
	Verizon Communications	1487	77,124	73,785
	Viacom Inc New Class B	915	40,674	73,356
	Vodafone Group PLC New	2189	62,309	81,190
	Vulcan Materials Co	1152	51,634	64,938
*	Wells Fargo & Co	2906	92,320	127,922
*	Wells Fargo & Co	250	9,157	11,005
	Weyerhaeuser Co	2558	65,904	77,073
	Zale Corp	750	2,930	11,063
	Mutual Funds			
	American Balanced Fund	10924.163	217,365	263,928
	American Europacific Growth	1383.969	55,329	67,358
	American New Perspectives	12153.319	338,818	472,643
	Dodge & Cox Stock Fund	1333.821	181,671	219,800
	Dogde & Cox International Stock Fund	4010.584	140,551	172,535
	Dreyfus Appreciation Fund	10045.166	418,344	517,226
	Franklin Managed Rising Dividends	13972.426	472,949	673,611
	Franklin Small - Mid Capital Growth	11799.525	411,594	533,575
	Ishares MSCI EAFE	4000	252,083	264,960
	Ishares TR MSCI Emerging Markets	3350	127,528	141,873
	Janus Fund Class T	16717.586	498,567	674,387
*	Loomis Sayles Institutional High Income Fund	103400.644	751,806	879,939
*	Loomis Sayles Small - Cap Value Fund	99621.213	2,140,840	3,988,833
	MFS Value Fund - Class A	19876.88	472,453	657,329
	Neuberger & Berman Genesis Fund	5998.972	200,524	272,353
	Oakmark Equity & Income Fund	25103.969	762,070	870,857
	Pimco Total Return CLA	28771.869	305,101	313,038
*	Wells Fargo Adv Index Fund	5598.438	245,957	340,049
	WM Blair International Growth Fund	23068.005	486,669	599,076
	Closed End Funds Equity			
	Amex Technology Select SPDR	500	14,074	17,345
	Powershares Exchange - Traded Fund	300	8,031	8,403
	Powershares NASDAQ Internet	75	4,581	4,868
	Vanguard Dividend Appreciation	250	14,868	18,548
	Cash and Cash equivalents		147,276	147,276
			<u>\$ 19,639,137</u>	<u>\$ 24,883,431</u>

* Party-in-interest

ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K)
PROFIT SHARING PLAN AND TRUST
EIN #38-1946761, Plan Number: 002
Schedule H, Line 4j - SCHEDULE OF REPORTABLE TRANSACTIONS
Year ended November 30, 2013

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Identity of Party Involved	Description of Transactions	Purchase Price	Selling Price	Lease Rental	Expense Incurred with Transaction	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain or (Loss)
Wells Fargo	ACCT 99AA000027 SHADSDA13 - BANK DEPOSIT SWEEP - SERIES	\$ 975,100	\$ 949,809	\$ -	\$ -	\$ -	\$ -	\$ 25,291
Wells Fargo	ACCT 1050009130 PF9980004 - WF SHORT-TERM INVESTMENT FUND G	903,172	789,961	-	-	-	-	113,211
Wells Fargo	ACCT 1050009158 PF9980004 - WF SHORT-TERM INVESTMENT FUND G	2,049,584	1,957,987	-	-	-	-	91,597
Wells Fargo	ACCT 1050009149 PF9980004 - WF SHORT-TERM INVESTMENT FUND G	209,153	237,104	-	-	-	-	(27,951)
Wells Fargo	ACCT 1050008097 PF9980004 - WF SHORT-TERM INVESTMENT FUND G	512,585	512,585	-	-	-	-	-
		<u>\$ 4,649,594</u>	<u>\$ 4,447,446</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 202,148</u>

Category (iii) - A series of transactions involving securities of the same issue, which when aggregated, involve an amount in excess of 5% of the current value of plan assets

ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K)
PROFIT SHARING PLAN AND TRUST
EIN #38-1946761, Plan Number: 002
Schedule H, Line 4i - SCHEDULE OF ASSETS (HELD AT YEAR END)
November 30, 2013

(a) Party in interest	(b) Identity of Issuer, 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
	Pooled funds			
*	Stable Return Fund N60		\$ 1,089,996	\$ 1,118,401
*	Wells Fargo Stable Return Fund N60	13845.745	642,935	658,730
	Cash equivalents			
*	Wells Fargo Short Term Investment Fund		247,290	247,290
*	Wells Fargo Short Term Investment Fund		199,217	199,217
	TIPS			
	US Treasury Inflation Index Note	.125% 01/15/2023	68,865	63,369
	Bonds and notes- US Treasury			
	US Treasury Bond	3.000% 5/15/2042	133,608	107,383
	US Treasury Bond	3.125% 11/15/2041	70,602	61,917
	US Treasury Note	.250% 03/31/2015	45,019	45,027
	US Treasury Note	.500% 08/15/2014	55,214	55,133
	US Treasury Note	1.375% 09/30/2018	30,033	30,094
	US Treasury Note	1.625% 11/15/2022	24,533	23,067
	US Treasury Note	1.750% 05/15/2023	33,487	32,241
	US Treasury Note	1.750% 7/31/2015	20,066	20,501
	US Treasury Note	2.500% 08/15/2023	88,146	88,320
	US Treasury Bond	3.750% 08/15/2041	11,639	9,980
	US Treasury Bond	4.250% 11/15/2040	117,695	130,706
	US Treasury Bond	4.500% 02/15/2036	5,676	5,683
	US Treasury Bond	6.000% 02/15/2026	34,627	39,159
	US Treasury Bond	2.875% 05/15/2043	17,298	16,600
	US Treasury Bond	3.625% 08/15/2043	39,236	38,675
	US Treasury Bond	3.750% 11/15/2043	24,650	24,738
	Bonds and notes- Corporate Bonds			
	Abbey National Treasury Service	4.000% 04/27/2016	9,996	10,663
	Aetna Inc	6.500% 09/15/2018	9,909	11,912
	Alcoa Inc	6.750% 07/15/2018	16,809	16,864
	Allegheny Technologies	5.875% 08/15/2023	15,083	15,275
	Altera Corp	2.500% 11/15/2018	14,920	14,898
	Altria Group Inc	4.000% 01/31/2024	4,969	4,925
	Altria Group Inc	4.750% 05/05/2021	16,731	16,123
	Amazon.com Inc	1.200% 11/29/2017	19,903	19,679
	American International Group	3.800% 03/22/2017	5,355	5,359
	American International Group	5.850% 01/16/2018	5,266	5,773
	Apple Inc	1.000% 05/03/2018	9,963	9,738
	ArcelorMittal	9.850% 6/1/2019	17,626	18,938
	At&t Inc	5.500% 2/1/2018	5,935	5,683
	Bank of America Corp	1/15/2019	20,000	20,059
	Barrick NA Finance LLC	4.400% 05/30/2021	14,061	14,461
	Berkshire Hathaway Inc	1.600% 5/15/2017	15,276	15,183
	Biomed Realty LP	3.850% 04/15/2016	19,873	20,996
	BP Capital Markets PLC	1.375% 11/6/2017	9,992	9,965
	BP Capital Markets PLC	4.500% 10/01/2020	10,864	10,899
	Bunge Limited Finance Co.	3.200% 06/15/2017	5,204	5,213
	Capital One Financial Co.	2.125% 07/15/2014	14,992	15,141
	Carnival Corp	3.950% 10/15/2020	19,948	20,111
	Caterpillar Financial Co	1.000% 11/25/2016	19,948	20,010
	CF Industries Inc	7.125% 05/01/2020	17,677	17,709
	Citigroup Inc	4.950% 11/07/2043	9,972	9,813
	Citigroup Inc	5.000% 09/15/2014	10,539	10,315
	CNA Financial Group	5.750% 08/15/2021	4,981	5,663
	Coca-Cola Co	3.200% 11/01/2023	35,000	34,239
	CSX Corp	7.375% 2/1/2019	25,410	24,595
	CVS CareMark Corp	5.750% 06/01/2017	2,873	3,431
	Diamond Offshore Drill	4.875% 11/01/2043	14,977	14,705
	Domtar Corp	4.400% 4/1/2022	19,956	19,268
	Duke Capital LLC	5.500% 03/01/2014	25,245	25,278
	Duke Energy Indiana Inc	7/11/2016	5,000	5,012
	Eastman Chemical Co	4.500% 01/15/2021	4,993	5,203
	Embarq Corp	4.650% 06/01/2021	5,442	5,179
	Energy Transfer Partners	6.625% 10/15/2036	4,839	5,397
	Energy Transfer Partners	7.500% 07/01/2038	15,443	17,587
	Ensco PLC	3.250% 03/15/2016	14,886	15,734
	Entergy Mississippi	6.640% 07/01/2019	9,994	11,778
	Enterprise Products Oper	9.750% 01/31/2014	21,091	20,293
	Equifax Inc	4.450% 12/01/2014	4,989	5,177
	Exelon Generation Co LLC	4.000% 10/01/2020	5,019	5,002
	General Electric CAP Corp	4.650% 10/17/2021	16,712	16,425
	General Electric CAP Corp	5.500% 01/08/2020	11,510	11,569
	Goldcorp Inc	2.125% 03/15/2018	9,953	9,822

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			Cost	Current Value
	Goldman Sachs Group Inc	6.250% 09/01/2017	5,620	5,771
	Hasbro Inc	6.125% 05/15/2014	4,997	5,125
	Health Care REIT Inc	.250% 3/15/2018		
	Hess Corp.	8.125% 02/15/2019	4,984	6,283
	Hewlett-Packard Co	4.300% 06/01/2021	15,206	15,201
	Intl Lease Finance Corp	6/15/2016	20,000	20,200
	Jersey Central PWR & LT	7.350% 02/01/2019	9,987	12,018
	JP Morgan Chase & Co	6.125% 06/27/2017	21,232	22,796
	Kinder Morgan Ener Part	9.000% 02/01/2019	12,620	12,937
	KLA Instruments Corp	6.900% 05/01/2018	22,283	23,525
	Kraft Foods Inc	5.375% 02/10/2020	11,345	11,367
	Kraft Foods Inc	6.500% 08/11/2017	23,846	23,606
	Lab Corp of Amer Holdings	2.500% 11/01/2018	9,992	9,983
	Life Technologies Corp	4.400% 03/01/2015	4,983	5,202
	Life Technologies Corp	6.000% 03/01/2020	16,911	17,094
	Lincoln National Corp	4.300% 06/15/2015	4,993	5,258
	Marsh & McLellan Cos Inc	9.250% 4/15/2019	6,702	6,541
	McKesson Corp	.950% 12/4/2015	4,995	5,003
	McKesson Corp	6.500% 02/15/2014	4,997	5,059
	McKesson Corp	5.700% 03/01/2017	5,845	5,630
	Merrill Lynch & Co	6.400% 08/28/2017	22,859	23,248
	Merrill Lynch & Co	6.875% 04/25/2018	10,562	11,939
	Methanex Corp	3.250% 12/15/2019	4,955	5,042
	Morgan Stanley	4.750% 04/01/2014	14,308	15,194
	Mylan Inc	5.400% 11/29/2043	4,969	5,065
	Nabors Industries Inc	5.000% 09/15/2020	16,029	15,763
	National Rural Util Coop	4/30/2043	15,000	13,969
	Newell Rubbermaid Inc	4.700% 08/15/2020	9,996	10,563
	News Amer Hldgs Inc	7.430% 10/01/2026	13,941	18,353
	Nisource Finance Corp	6.800% 01/15/2019	5,702	5,913
	Noble Energy Inc	5.250% 11/15/2043	14,915	14,995
	Northern Trust Corp	3.950% 10/30/2025	14,983	14,788
	Olin Corp	5.500% 8/15/2022	5,000	4,988
	Omnicom Group Inc	4.450% 08/15/2020	19,931	21,002
	Oncor Elec Delivery Co	6.375% 01/15/2015	4,554	5,302
	Oracle Corp	1.200% 10/15/2017	14,974	14,900
	Pepsico Inc	2.250% 01/07/2019	14,983	15,130
	Perrigo Company	2.950% 05/15/2023	9,949	10,007
	Petrobras Global Finance	5.625% 05/20/2043	4,901	4,130
	Petrobras Intl Fin Co	3.875% 01/27/2016	14,949	15,504
	Philip Morris International Inc	1.875% 01/15/2019	19,844	19,871
	Philip Morris International Inc	4.125% 03/04/2043	14,580	13,304
	Pride International Inc	8.500% 06/15/2019	6,630	6,401
	Prudential Financial Inc	4.750% 09/17/2015	21,372	21,402
	Quest Diagnostic Inc	4.750% 01/30/2020	4,925	5,269
	Quest Diagnostic Inc	3/24/2014	20,000	20,031
	Questar Corp	2.750% 02/01/2016	9,983	10,353
	Rio Tinto Fin USA Ltd	3.500% 11/2/2020	5,351	5,042
	Royal Bank of Canada	.850% 03/08/2016	19,988	19,941
	Safeway Inc	6.350% 08/15/2017	22,270	22,411
	Santander Holdings USA	4.625% 04/19/2016	4,978	5,351
	Shell International Fin	2.000% 11/15/2018	9,997	10,100
	Simon Property Group LP	5.650% 02/01/2020	24,070	22,919
	Snap-on Inc	4.250% 01/15/2018	4,986	5,434
	St. Jude Medical Inc	2.500% 01/15/2016	19,981	20,587
	Statoilhydro ASA	5.250% 04/15/2019	5,856	5,744
	Suntrust Banks Inc	3.600% 04/15/2016	14,994	15,890
	Telecom Italia Capital	6.999% 6/4/2018	16,088	16,584
	Toll Bros Finance Corp	4.000% 12/31/2018	19,999	20,300
	Total Capital SA	4.450% 6/24/2020	22,466	21,912
	Transalta Corp	6.500% 03/15/2040	9,905	9,767
	United Mexican States	5.625% 01/15/2017	26,862	26,820
	Valero Energy Corp	9.375% 03/15/2019	12,708	13,013
	Viacom Inc Disc Prom Note	7.875% 07/30/2030	21,598	24,607
	Vodafone Group PLC	2.950% 02/19/2023	9,954	9,146
	Wachovia Corp	6/15/2017	22,675	24,757
	Waste Management Inc	6.375% 03/11/2015	4,983	5,343
*	Wells Fargo & Co	4.125% 08/15/2023	14,949	14,827
	Western Union Co	3.350% 05/22/2019	9,996	10,091
	Western Union Co	3.650% 08/22/2018	9,991	10,267
	Westpac Banking Corp	4.200% 2/27/2015	10,585	10,461
	Westvaco Corp Del	7.950% 02/15/2031	17,596	17,571
	Whirlpool Corp	4.850% 06/15/2021	19,993	21,376
	Yumi Brands Inc	4.250% 09/15/2015	9,977	10,596
	Bonds and notes- Mortgage/Asset-Based Securities			
	Americredit Automobile Receivable	.650% 12/08/2017	19,996	19,976
	Americredit Automobile Receivable	1.660% 09/10/2018	4,999	5,039
	Americredit Automobile Receivable	1.390% 09/08/2015	106	106
	Banc Amer Coml Mtg. Tr 2007-2	5.688% 04/10/2049	15,823	22,344

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	Capital Auto Receivables Asset	.790% 06/20/2017	14,997	14,996
	Capital Auto Receivables Asset	1.390% 12/20/2017	9,999	10,070
	Carmax Auto Owner Trust	.600% 10/16/2017	15,000	15,008
	Carmax Auto Owner Trust	1.100% 07/16/2018	5,000	5,006
	Comm Mortgage Trust	4.046% 10/10/2046	10,300	10,225
	Comm Mortgage Trust	7/10/2045	20,599	21,023
	Credit Suisse Mortgage Capital	1/15/2049	33,956	49,975
	Credit Suisse Mortgage Capital	2/15/2041	24,304	30,715
	Credit Suisse Mortgage Capital	9/15/2040	32,244	39,138
	Credit Suisse Mortgage Capital Cert.	6/15/2039	26,476	33,136
	Fed Home Ln Mtg Corp	2.086% 3/25/2019	20,299	20,136
	Fed Home Ln Mtg Corp	2.522% 01/25/2023	4,645	4,774
	Fed Home Ln Mtg Corp	2.699% 05/25/2018	15,150	15,679
	Fed Home Ln Mtg Corp	3.320% 02/25/2023	29,611	30,273
	Fed Home Ln Mtg Corp	4.186% 12/25/2020	74,532	82,051
	Fed Home Ln Mtg Corp	5.500% 01/15/2035	19,641	22,562
	Fed Home Ln Mtg Corp Pool #972164	1/1/2035	8,699	9,228
	Fed Home Ln Mtg Corp Pool #AL0544	5.000% 02/01/2038	33,224	33,674
	Fed Home Ln Mtg Corp Pool #B11058	4.500% 11/01/2018	2,769	2,891
	Fed Home Ln Mtg Corp Pool #C00410	8.000% 07/01/2025	738	791
	Fed Natl Mtg Assn Pool #190308	7.500% 09/01/2030	702	333
	Fed Natl Mtg Assn Pool #535377	8.000% 06/01/2015	157	164
	Fed Natl Mtg Assn Pool #535996	7.500% 05/01/2031	509	347
	Fed Natl Mtg Assn Pool #555603	6.000% 05/01/2018	1,004	941
	Fed Natl Mtg Assn Pool #555800	5.500% 10/10/2033	1,011	1,099
	Fed Natl Mtg Assn Pool #607067	6.000% 11/01/2016	546	551
	Fed Natl Mtg Assn Pool #709169	5.500% 06/01/2033	1,999	2,032
	Fed Natl Mtg Assn Pool #725690	6% 08/01/2034	1,727	1,869
	Fed Natl Mtg Assn Pool #745406	6.000% 03/01/2021	3,218	3,474
	Fed Natl Mtg Assn Pool #745919	9/1/2036	3,351	3,536
	Fed Natl Mtg Assn Pool #922881	2/1/2037	2,519	2,644
	Fed Natl Mtg Assn Pool #995570	5.500% 01/01/2039	4,449	4,472
	Fed Natl Mtg Assn Pool #AL0139	2/1/2039	11,169	11,118
	FHLMC Multifamily Structured P	3.974% 01/25/2021	55,547	59,449
	FHLMC Multifamily Structured P	4/25/2019	20,962	20,902
	FHLMC Multifamily Structured P	2/25/2018	50,499	53,092
	FHLMC Multifamily Structured P	6/25/2021	80,797	85,738
	GE Equipment Transportation	1.230% 1/22/2020	9,999	10,071
	Govt Natl Mtg Assn II Pool #543467	4.491% 03/20/2063	22,953	22,279
	Govt Natl Mtg Assn II Pool #766520	4.514% 5/20/2062	21,894	21,819
	Govt Natl Mtg Assn II Pool #766526	4.520% 5/20/2062	22,439	22,349
	Govt Natl Mtg Assn II Pool #766529	4.604% 6/20/2062	27,222	27,109
	Govt Natl Mtg Assn II Pool #777434	4.496% 10/20/2062	21,628	20,805
	Govt Natl Mtg Assn II Pool #777440	4.466% 12/20/2062	28,821	27,963
	Govt Natl Mtg Assn II Pool #AA1678	4.689% 3/20/2062	15,638	15,565
	Govt Natl Mtg Assn II Pool #AA1681	4.547% 09/20/2062	28,948	27,804
	Govt Natl Mtg Assn II Pool #AA1696	4.606% 03/20/2063	17,511	17,079
	Govt Natl Mtg Assn Pool #323079	8.500% 05/15/2022	1,147	950
	Greenwich Capital Commercial Funding	5.736% 12/10/2049	26,795	28,163
	Greenwich Capital Commercial Funding	5.444% 3/10/2039	27,522	27,645
	GS Mortgage Securities Corp.	5.993% 08/10/2045	31,739	33,179
	GS Mortgage Securities Trust	4.271% 11/10/2046	20,599	20,853
	GS Mtg Sec Tr 2	10/7/2020	20,600	20,818
	Honda Auto Receivables Owner T	1.800% 04/17/2017	4,540	4,565
	Hyundai Auto Receivables Trust	1.650% 02/15/2017	14,997	15,151
	J P Morgan Chase Coml Mtg Secs Tr	6/15/2049	36,904	39,338
	J P Morgan Chase Commercial Mortgage	5.420% 1/15/2049	22,075	22,147
	LB-UBS Commercial Mortgage Tru	5.866% 09/15/2045	24,894	29,757
	Merrill Lynch Countrywide Commerce M	5.378% 08/12/2048	20,054	21,947
	Merrill Lynch/Countrywide Comm	5.700% 9/12/2049	26,490	28,006
	Morgan Stanley Capital I	4/15/2049	27,850	33,324
	NCUA GTD NTS TR 2010-CL	2.900% 10/29/2020	9,975	10,417
	NCUA Guaranteed Notes	12/7/2020	5,020	5,026
	NCUA Guaranteed Notes	10/7/2020	16,826	16,887
	NCUA Guaranteed Notes	12/8/2020	91,147	91,696
	Nissan Master Owner Trust Receivable	2/15/2018	25,000	24,978
	Santander Drive Auto Receivable	.850% 09/15/2017	19,997	20,017
	Santander Drive Auto Receivable	1.190% 05/15/2018	9,998	9,970
	Santander Drive Auto Receivable	2.160% 01/15/2020	19,998	20,343
	Smart Trust	1.050% 10/14/2018	9,997	9,933
	Smart Trust	1.180% 02/14/2019	10,000	9,930
	Smart Trust	.970% 03/14/2017	9,999	10,009
	Wachovia BK Coml Mtg Tr	5.342% 12/15/2043	21,534	22,144
*	Wells Fargo Commercial Mortgage Trust	5.342% 7/15/2046	20,598	20,841
*	Wells Fargo Commercial Mortgage Trust	2.918% 10/15/2045	25,625	23,986
	WF-RBS Commercial Mortgage Trust	4.023% 12/15/2046	10,300	10,252
	World Financial Network Credit	3.140% 1/17/2023	34,999	36,411
	World Omni Auto Receivables Tr	1.110% 05/15/2015	1,239	1,239
	World Omni Auto Receivables Tr	.640% 04/16/2018	9,999	10,005
	World Omni Auto Receivables Tr	.930% 11/16/2015	4,999	5,013

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	Municipal Bonds			
	Illinois St TXBL	5.100% 06/01/2033	27,430	32,128
	Florida St Hurricane Catastrop	2.995% 07/01/2020	20,000	19,081
	Government Agency			
	Fed Home Ln Mtg Corp Med Term Note	6.25% 07/15/2032	29,831	25,840
	Fed Natl Mtg Assn	7.25% 05/15/2030	41,932	41,989
	Equities			
	Advanced Micro Devices Inc	5000	17,289	18,200
	American International Group	1536	62,307	76,416
	Amerprise Financial Inc	962	38,631	104,137
	Anheuser-Busch Inbev SPN ADR	50	4,320	5,106
	AOL Inc	1193	30,136	53,184
	Apple Inc	119	46,578	66,172
	Apple Inc	150.583	70,915	83,735
	Arena Pharmaceuticals Inc	1000	9,060	6,520
	Autonation Inc	730	36,145	35,799
	Bank of America Corp	5606	76,588	88,687
	Boeing Co	320	37,580	42,960
	Bristol Myers Squibb Co	1328	40,140	68,233
	Calpine Corp new	2804	44,485	53,024
	Celgene Corp	105	15,497	16,986
	Chevron Corp	1215	133,288	148,765
	Cirrus Logic In	700	20,285	14,126
	Cisco Systems Inc	2905	59,757	61,731
	Citigroup, Inc	1645	71,460	87,053
	Comcast Corp Class A	100	4,214	4,987
	Comcast Corp Class A	1734	32,774	86,475
	Consol Energy Inc.	1183	47,229	42,091
	Covidien PLC	1182	54,661	80,683
	CVS/Caremark Corporation	1108	46,641	74,192
	Deere & Co	585	48,485	49,280
	Directv Group Holdings Class A	833	26,505	55,070
	Discover Financial Services	1495	24,453	79,684
	Dover Corp Com	473	25,149	42,920
	Du Pont E I De Nemours & Co	1260	54,751	77,339
	E M C Corp Mass	400	11,202	9,540
	E M C Corp Mass	2498	66,796	59,577
	Eaton Corp	1118	59,512	81,234
	Eli Lilly & Co	1220	62,636	61,268
	EOG Resources Inc	431	42,039	71,115
	Exxon Mobil Corporation	1080	61,498	100,958
	Facebook Inc	2030	76,202	95,430
	Family Dollar Stores Inc	1133	67,940	79,049
	Fifth Third Bank Corp	3160	44,717	64,211
	Firstenergy Corp	1465	63,322	47,803
	Forest Labs Inc	1605	57,252	82,353
	General Electric Co	3552	72,484	94,696
	General Motors Co	1945	60,001	75,330
	Google Inc	75	45,405	79,469
	HCA Holdings Inc	1227	38,312	56,957
	Hess Corp	985	62,813	79,913
	Honeywell International Inc.	762	37,324	67,445
	Illinois Tool Works Inc	1134	78,012	90,244
	Intel Corp	525.691	13,165	12,532
	Intralinks Holdings Inc	2500	18,320	27,275
	JPMorgan Chase & CO	2672	108,002	152,892
	Las Vegas Sands Corp	270	18,831	19,354
	Legg Mason Inc	1473	41,156	57,609
	Liberty Global PLC	611	49,107	52,430
	Liberty Interactive Corp	2996	46,570	84,128
	LinkedIn Corp	125	23,087	28,004
	Lowes Cos Inc	1601	46,299	76,015
	Lululemon Athletica Inc	125	8,527	8,715
	Merck & Co Inc	2406	81,311	119,891
	MetLife Inc.	1761	70,837	91,907
	Michael Kors Holdings Ltd	235	16,719	19,164
	Microsoft Corp	1993	54,328	75,993
	Mondelez International Inc	2128	65,227	71,352
	Motorola Solutions, inc	1357	63,504	89,399
	Netflix.com Inc	275	54,094	100,595
	Nextera Energy Inc	751	60,654	63,527
	Noble Energy Inc	1226	52,752	86,114
	Norfolk Southern Corp	915	55,679	80,236
	Northrop Grumman Corp	801	35,811	90,257
	Ocean Power Technologies Inc	7500	14,968	14,250
	Omnicom Group	1164	60,144	83,168
	Ophthotech Corp	100	2,766	2,825
	Oracle Corporation	852	22,566	30,067
	Pepsico Inc	822	44,946	69,426
	Petsmart Inc Com	160	11,066	11,858

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	Pfizer Inc	4402	94,338	139,675
	Philip Morris International	924	82,970	79,039
	PNC Financial Services Group	1113	69,546	85,645
	Procter & Gamble Co	774	51,518	65,186
	QIHOO 360 Technology Co Ltd	95	8,253	7,744
	Salesforce.com Inc	1550	81,736	80,740
	Sanofi-Aventis	1764	70,308	93,192
	Schlumberger	922	45,990	81,523
	Sealed Air Corp Com	2567	53,927	82,426
	Sohu.com Inc	200	12,369	13,478
	Sprouts Farmers Markets LLC	100	4,625	3,784
	State Street Corp	1506	94,604	109,351
	Terex Corp New	1243	42,628	45,146
	Tesla Motors Inc	100	12,022	12,728
	Texas Instruments Inc	1996	62,390	85,828
	Travelers Companies Inc.	863	48,844	78,309
	Unitedhealth Group Inc	1139	37,299	84,833
	UNUM Group	2649	63,869	88,927
	US Bankcorp Del New	1382	30,874	54,202
	Valero Energy Corp	1309	51,647	59,847
	Verizon Communications	1487	77,124	73,785
	Viacom Inc New Class B	915	40,674	73,356
	Vodafone Group PLC New	2189	62,309	81,190
	Vulcan Materials Co	1152	51,634	64,938
*	Wells Fargo & Co	2906	92,320	127,922
*	Wells Fargo & Co	250	9,157	11,005
	Weyerhaeuser Co	2558	65,904	77,073
	Zale Corp	750	2,930	11,063
	Mutual Funds			
	American Balanced Fund	10924.163	217,365	263,928
	American Europacific Growth	1383.969	55,329	67,358
	American New Perspectives	12153.319	338,818	472,643
	Dodge & Cox Stock Fund	1333.821	181,671	219,800
	Dodge & Cox International Stock Fund	4010.584	140,551	172,535
	Dreyfus Appreciation Fund	10045.166	418,344	517,226
	Franklin Managed Rising Dividends	13972.426	472,949	673,611
	Franklin Small - Mid Capital Growth	11799.525	411,594	533,575
	Ishares MSCI EAFE	4000	252,083	264,960
	Ishares TR MSCI Emerging Markets	3350	127,528	141,873
	Janus Fund Class T	16717.586	498,567	674,387
*	Loomis Sayles Institutional High Income Fund	103400.644	751,806	879,939
*	Loomis Sayles Small - Cap Value Fund	99621.213	2,140,840	3,988,833
	MFS Value Fund - Class A	19876.88	472,453	657,329
	Neuberger & Berman Genesis Fund	5998.972	200,524	272,353
	Oakmark Equity & Income Fund	25103.969	762,070	870,857
	Pimco Total Return CLA	28771.869	305,101	313,038
*	Wells Fargo Adv Index Fund	5598.438	245,957	340,049
	WM Blair International Growth Fund	23068.005	486,669	599,076
	Closed End Funds Equity			
	Amex Technology Select SPDR	500	14,074	17,345
	Powershares Exchange - Traded Fund	300	8,031	8,403
	Powershares NASDAQ Internet	75	4,581	4,868
	Vanguard Dividend Appreciation	250	14,868	18,548
	Cash and Cash equivalents		147,276	147,276
			<u>\$ 19,639,137</u>	<u>\$ 24,883,431</u>

* Party-in-interest

ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K)
PROFIT SHARING PLAN AND TRUST
EIN #38-1946761, Plan Number: 002
Schedule H, Line 4j - SCHEDULE OF REPORTABLE TRANSACTIONS
Year ended November 30, 2013

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Identity of Party Involved	Description of Transactions	Purchase Price	Selling Price	Lease Rental	Expense Incurred with Transaction	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain or (Loss)
Wells Fargo	ACCT 99AA000027 SHADSDA13 - BANK DEPOSIT SWEEP - SERIES	\$ 975,100	\$ 949,809	\$ -	\$ -	\$ -	\$ -	\$ 25,291
Wells Fargo	ACCT 1050009130 PF9980004 - WF SHORT-TERM INVESTMENT FUND G	903,172	789,961	-	-	-	-	113,211
Wells Fargo	ACCT 1050009158 PF9980004 - WF SHORT-TERM INVESTMENT FUND G	2,049,584	1,957,987	-	-	-	-	91,597
Wells Fargo	ACCT 1050009149 PF9980004 - WF SHORT-TERM INVESTMENT FUND G	209,153	237,104	-	-	-	-	(27,951)
Wells Fargo	ACCT 1050008097 PF9980004 - WF SHORT-TERM INVESTMENT FUND G	512,585	512,585	-	-	-	-	-
		<u>\$ 4,649,594</u>	<u>\$ 4,447,446</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 202,148</u>

Category (iii) - A series of transactions involving securities of the same issue, which when aggregated, involve an amount in excess of 5% of the current value of plan assets

ASSOCIATED RETINAL CONSULTANTS, P.C. EMPLOYEES' 401(K)
PROFIT SHARING PLAN AND TRUST
EIN #38-1946761, Plan Number: 002
Schedule H, Line 4j - SCHEDULE OF REPORTABLE TRANSACTIONS
Year ended November 30, 2013

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
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		<u>\$ 4,649,594</u>	<u>\$ 4,447,446</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 202,148</u>

Category (iii) - A series of transactions involving securities of the same issue, which when aggregated, involve an amount in excess of 5% of the current value of plan assets