

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 2013 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2013 or fiscal plan year beginning <u>01/01/2013</u> and ending <u>12/31/2013</u>	
A This return/report is for:	<input type="checkbox"/> a multiemployer plan; <input type="checkbox"/> a multiple-employer plan; or <input checked="" type="checkbox"/> a single-employer plan; <input type="checkbox"/> a DFE (specify) ____
B This return/report is:	<input type="checkbox"/> the first return/report; <input type="checkbox"/> the final return/report; <input type="checkbox"/> an amended return/report; <input type="checkbox"/> a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	<input type="checkbox"/>
D Check box if filing under:	<input checked="" type="checkbox"/> Form 5558; <input type="checkbox"/> automatic extension; <input type="checkbox"/> the DFVC program; <input type="checkbox"/> special extension (enter description)

Part II	Basic Plan Information —enter all requested information
1a Name of plan <u>OPPORTUNITY COUNCIL 403(B) PLAN</u>	1b Three-digit plan number (PN) ▶ <u>001</u> 1c Effective date of plan <u>01/01/1999</u>
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>OPPORTUNITY COUNCIL</u> <u>1111 CORNWALL AVENUE</u> <u>STE C</u> <u>BELLINGHAM, WA 98225</u>	2b Employer Identification Number (EIN) <u>91-0787820</u> 2c Sponsor's telephone number <u>360-734-5121</u> 2d Business code (see instructions) <u>541930</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	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address; include room or suite number. (optional) <u>TERRY D SODDERS CPA</u> <u>AIKEN & SANDERS INC PS</u> <u>343 W WISHKAH ST</u> <u>ABERDEEN, WA 98520</u>			Preparer's telephone number (optional) <u>360-533-3370</u>

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

Form 5500 (2013)
v. 130118

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor Name <input type="checkbox"/> Same as Plan Sponsor Address		3b Administrator's EIN	
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		3c Administrator's telephone number 4b EIN 4c PN	
5 Total number of participants at the beginning of the plan year		5	337
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	147
b Retired or separated participants receiving benefits		6b	189
c Other retired or separated participants entitled to future benefits		6c	
d Subtotal. Add lines 6a , 6b , and 6c		6d	336
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits		6e	4
f Total. Add lines 6d and 6e		6f	340
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	340
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	
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: 2G 2L 2M			
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) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> 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) <input checked="" type="checkbox"/> R (Retirement Plan Information) (2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) <input checked="" type="checkbox"/> H (Financial Information) (2) <input type="checkbox"/> I (Financial Information – Small Plan) (3) <input type="checkbox"/> A (Insurance Information) (4) <input checked="" type="checkbox"/> C (Service Provider Information) (5) <input type="checkbox"/> D (DFE/Participating Plan Information) (6) <input type="checkbox"/> G (Financial Transaction Schedules)	

SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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
		2013
		This Form is Open to Public Inspection.

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

A Name of plan <u>OPPORTUNITY COUNCIL 403(B) PLAN</u>	B Three-digit plan number (PN) <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>OPPORTUNITY COUNCIL</u>	D Employer Identification Number (EIN) <u>91-0787820</u>

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

FIDELITY INVESTMENTS

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
64 65	RECORDKEEPER	6261	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

(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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2013 This Form is Open to Public Inspection
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For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013		
A Name of plan OPPORTUNITY COUNCIL 403(B) PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 OPPORTUNITY COUNCIL	D Employer Identification Number (EIN) 91-0787820	

Part I	Asset and Liability Statement		(a) Beginning of Year	(b) End of Year
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	Total noninterest-bearing cash	1a		
b	Receivables (less allowance for doubtful accounts):			
	(1) Employer contributions.....	1b(1)	4166	4782
	(2) Participant contributions.....	1b(2)	3449	3060
	(3) Other.....	1b(3)		
c	General investments:			
	(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	279076	274701
	(2) U.S. Government securities	1c(2)		
	(3) Corporate debt instruments (other than employer securities):			
	(A) Preferred	1c(3)(A)		
	(B) All other.....	1c(3)(B)		
	(4) Corporate stocks (other than employer securities):			
	(A) Preferred	1c(4)(A)		
	(B) Common.....	1c(4)(B)		
	(5) Partnership/joint venture interests	1c(5)		
	(6) Real estate (other than employer real property).....	1c(6)		
	(7) Loans (other than to participants)	1c(7)		
	(8) Participant loans.....	1c(8)		
	(9) Value of interest in common/collective trusts	1c(9)		
	(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)	3570362	4693116
	(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
	(15) Other.....	1c(15)		

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	3857053	4975659

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	3857053	4975659
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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 Contributions:**

		(a) Amount	(b) Total
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	256069	
(B) Participants	2a(1)(B)	201478	
(C) Others (including rollovers)	2a(1)(C)	3942	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		461489

b Earnings on investments:**(1) Interest:**

(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	31	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		31

(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	240850	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		240850

(3) Rents	2b(3)		
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(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		

(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(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)		639579
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		1341949

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	217078	
(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)		217078
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)	6265	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		6265
j Total expenses. Add all expense amounts in column (b) and enter total	2j		223343

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		1118606
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: AIKEN & SANDERS, INC., PS

(2) EIN: 91-0870697

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

	Yes	No	Amount
4a		X	
4b		X	

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

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

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

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

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

Part V Trust Information (optional)

6a Name of trust	6b Trust's EIN

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

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

A Name of plan <u>OPPORTUNITY COUNCIL 403(B) PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>OPPORTUNITY COUNCIL</u>	D Employer Identification Number (EIN) <u>91-0787820</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
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): _____ 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)?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> 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?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> 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?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> 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.....	<input type="checkbox"/> Increase	<input type="checkbox"/> Decrease	<input type="checkbox"/> Both	<input type="checkbox"/> No
--	--	--	--------------------------------------	------------------------------------

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

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
11 a Does the ESOP hold any preferred stock?	<input type="checkbox"/> Yes	<input type="checkbox"/> 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.)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Opportunity Council
403(b) Plan**

Financial Statements

**For the Years Ended
December 31, 2013 & 2012**

Aiken & Sanders, Inc PS

CERTIFIED PUBLIC ACCOUNTANTS
& MANAGEMENT CONSULTANTS

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Independent Auditors' Report

Plan Administrator & Participants
Of the Opportunity Council 403(b) Plan
111 Cornwall Ave, Suite C
Bellingham, WA 98225

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Opportunity Council 403(b) Plan, which comprise the statement of net assets available for benefits as of December 31, 2013 and 2012, and the related statement of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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 audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's 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 C and D, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2013 and 2012, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

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

Other Matter-Supplemental Information

We were engaged for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets held at year end 2013, which is the responsibility of plan management, is presented for the purpose of additional analysis and is not a required part of the financial statements but is 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 schedule referred to above.

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 schedule, 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.



Aiken & Sanders Inc. P.S.
Certified Public Accountants
& Management Consultants

Aberdeen, Washington

September 15, 2014

Opportunity Council 403(b) Plan

Statement of Net Assets Available for Benefits

As of December 31, 2013 and 2012	2013	2012
<u>Assets:</u>		
Interest bearing cash	\$ 274,701	\$ 279,076
Investments at fair value (See Note C)	<u>4,693,116</u>	<u>3,570,362</u>
Total investments	<u>4,967,817</u>	<u>3,849,438</u>
Receivables:		
Employer contribution	4,782	4,166
Participant contributions	<u>3,060</u>	<u>3,449</u>
Total receivables	<u>7,842</u>	<u>7,615</u>
Total assets	4,975,659	3,857,053
<u>Liabilities:</u>		
Accounts payable	<u>-</u>	<u>-</u>
Net assets available for benefits	\$ <u>4,975,659</u>	\$ <u>3,857,053</u>

See accompanying notes to the financial statements.

Opportunity Council 403(b) Plan

Statement of Changes in Net Assets Available for Benefits

For the Years Ended December 31, 2013 and 2012	2013	2012
Additions:		
Additions to net assets attributed to:		
Investment income:		
Net appreciation (depreciation) in fair value of investments (See note C)	\$ 639,579	\$ 384,370
Dividends	240,850	78,224
Interest	31	84
Contributions:		
Participant	201,478	153,611
Employer	256,069	300,731
Rollover	3,942	536
Total additions	1,341,949	917,556
Deductions:		
Deductions from net assets attributed to:		
Benefits paid to participants	217,078	344,478
Administration expenses	6,265	6,180
Total deductions	223,343	350,658
Net increase (decrease)	1,118,606	566,898
Net assets available for benefits:		
Beginning of year	3,857,053	3,290,155
End of year	\$ 4,975,659	\$ 3,857,053

See accompanying notes to the financial statements.

Opportunity Council 403(b) Plan

Notes to Financial Statements

December 31, 2013 & 2012

A. Description of Plan

The following description of the Opportunity Council (“Company”) 403(b) Plan (the “Plan”) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan’s provisions.

1. General. The Plan is a defined contribution plan covering all employees of the Company who have attained one year of service and minimum of 720 hours worked. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).
2. Contributions. Each year, participants may contribute up to applicable IRC limits; or \$17,500 for 2013 and \$17,000 for 2012 . Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions, which were limited to an additional \$5,500 in deferral for 2013 and 2012. 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. The plan currently offers various mutual funds as investment options for participants. During 2013 and 2012, the Company made a discretionary contribution of five percent of each eligible participant’s compensation.
3. 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.
4. Vesting. Participant’s contributions and the Company’s contributions are vested immediately plus actual earnings thereon.
5. Participant Loans. The Plan does not allow participant loans.
6. Payment of Benefits. On termination of service due to death, disability, retirement, or for other reasons, a participant may receive a lump-sum amount equal to the value of the participant’s vested interest in his or her account, partial lump-sum, or annual installments for required distributions.
7. Forfeited Accounts. Participants are at all times 100% vested in salary deferrals and Company contributions. No amounts are forfeited under the Plan.

Opportunity Council 403(b) Plan

Notes to Financial Statements

December 31, 2013 & 2012

B. Summary of Accounting Policies

Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America, except for distributions paid to participants which are prepared on the cash basis of accounting.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

At December 31, 2013 and 2012, the Plan's investments were held in various mutual funds and are stated at fair value. The net appreciation in the fair value of investments includes realized and unrealized gains and losses on the fair value of investments held by the Plan. Purchases and sales of investments are recorded on a settlement date basis. Interest income is accrued as it is earned and dividends are recorded as of the ex-dividend date.

Management fees and operating expenses charged to the Plan for investments in mutual funds are deducted from income earned on a daily basis.

The change in net unrealized appreciation/depreciation of investments held from the beginning of the plan year to the end of the plan year is included with realized gains/losses as net investment income/loss reported in the accompanying statements of changes in net assets available for benefits.

Contributions

Contributions from employees and the Company are recorded in the period in which the Company makes the payroll deductions from participant earnings.

Opportunity Council 403(b) Plan

Notes to Financial Statements

December 31, 2013 & 2012

B. Summary of Accounting Policies (Con't)

Distributions

Distributions are recorded when paid. At December 31, 2013 and 2012, there were no benefits processed and approved for payment, but not paid. The Plan allows for hardship distributions.

Operating Expenses

The expenses of maintaining the Plan are paid by the Plan.

Subsequent Events

The Plan has evaluated subsequent events through September 15, 2014, the date the financial statements were available to be issued.

Receivables

As of December 31, 2013, all receivables are current. There have been no bad debts in the past so no allowances for doubtful accounts have been established. Bad debts incurred during the years ended December 31, 2013 and 2012, were \$0.

C. Investments

The Plan's investments were held and administered by Fidelity Investments. All investment information presented in the accompanying financial statements and supplemental schedules, including investment held and net appreciation/depreciation in fair value of investments and interest and dividends, was obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by the custodian.

The following table presents investments of the plan. Investments that represent five percent or more of the plan's net assets are separately identified.

Opportunity Council 403(b) Plan

Notes to Financial Statements

December 31, 2013 & 2012

C. Investments (Con't)

	2013	2012
Fidelity Magellan	\$ 423,748	\$ 413,371
Fidelity Contrafund	469,155	328,026
Fidelity Growth Company	359,994	289,416
Fidelity Freedom 2030	345,849	249,821
Other	<u>3,094,370</u>	<u>2,289,728</u>
Total:	\$ <u><u>4,693,116</u></u>	\$ <u><u>3,570,362</u></u>

During 2013 and 2012, the plan's mutual fund investments (including gains and losses on investments bought and sold, as well as held during the year) depreciated and appreciated in value by \$639,579 and \$384,370, respectively. The following table presents investment gain or loss for each significant plan investment.

	2013	2012
Fidelity Magellan	\$ 98,454	\$ 58,478
Fidelity Contrafund	81,404	40,664
Fidelity Growth Company	82,361	17,657
FidelityFreedom 2030	39,608	20,325
Other	<u>337,752</u>	<u>247,246</u>
Total:	\$ <u><u>639,579</u></u>	\$ <u><u>384,370</u></u>

D. Fair Value Measurements

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

Opportunity Council 403(b) Plan

Notes to Financial Statements

December 31, 2013 & 2012

D. Fair Value Measurements (Con't)

Level 2: Inputs to valuation methodology include:

- A. Quoted prices for similar assets or liabilities in active markets.
- B. Quoted prices for identical or similar assets or liabilities in inactive markets.
- C. Inputs other than quoted prices that are observable for the asset or liability.
- D. Inputs that are principally from or corroborated by observable market data by correlation or other means.

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 observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2013.

Mutual funds: Valued at the net asset value (NAV) of shares held by the plan at year end.

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 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.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2013 and 2012:

Opportunity Council 403(b) Plan

Notes to Financial Statements

December 31, 2013 & 2012

D. Fair Value Measurements (Con't)

	2013			
	Level 1	Level 2	Level 3	Total
Mutual Funds:				
Balanced Funds	\$ 1,659,627	\$ -	\$ -	\$ 1,659,627
Fixed Income Funds	553,012	-	-	553,012
Growth Funds	2,360,402	-	-	2,360,402
Index Funds	120,075	-	-	120,075
Total Assets at Fair Value:	\$ <u>4,693,116</u>	\$ <u>-</u>	\$ <u>-</u>	\$ <u>4,693,116</u>

	2012			
	Level 1	Level 2	Level 3	Total
Mutual Funds:				
Balanced Funds	\$ 1,175,271	\$ -	\$ -	\$ 1,175,271
Fixed Income Funds	473,419	-	-	473,419
Growth Funds	1,865,432	-	-	1,865,432
Index Funds	56,240	-	-	56,240
Total Assets at Fair Value:	\$ <u>3,570,362</u>	\$ <u>-</u>	\$ <u>-</u>	\$ <u>3,570,362</u>

E. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the plan subject to the provisions of ERISA.

F. Tax Status

The Plan has adopted a prototype defined contribution plan provided by Fidelity Management Trust Company (Fidelity). The Internal Revenue Service has not issued a determination letter in regards to the plans tax status but Fidelity and its tax counsel believe that the plan, including amendments, is designed and is currently being operated in compliance with the applicable requirements of the IRC.

Opportunity Council 403(b) Plan

Notes to Financial Statements

December 31, 2013 & 2012

G. Risks and Uncertainties

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

H. Related Party Transactions

Fidelity provides certain recordkeeping and claims processing services to the plan. During 2013 and 2012, direct and indirect compensation was paid to Fidelity for services provided to the plan of \$6,265 and \$6,180, respectively. These transactions qualify as party-in-interest transactions.

I. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2013 and 2012 to Form 5500:

	<u>2013</u>	<u>2012</u>
Net assets available for benefits per the financial statements	\$ <u>4,975,659</u>	\$ <u>3,857,053</u>
Net assets available for benefits per the Form 5500	\$ <u>4,975,659</u>	\$ <u>3,857,053</u>

The following is a reconciliation of the change in net assets available for benefits per the financial statements for the years ended December 31, 2013 and 2012, to Form 5500:

Opportunity Council 403(b) Plan

Notes to Financial Statements

December 31, 2013 & 2012

I. Reconciliation of Financial Statements to Form 5500 (Con't)

	<u>2013</u>	<u>2012</u>
Change in net assets available for benefits per the accompanying financial statements	\$ <u>1,118,606</u>	\$ <u>566,898</u>
Change in net assets available for benefits per the Form 5500	\$ <u>1,118,606</u>	\$ <u>566,898</u>

Opportunity Council 403(b) Plan

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

As of December 31, 2013

EIN 91-0787820
Plan 001

(A)	(B)	(C)	(D)	(E)
Party In Interest	Issuer	Description	Cost	Current Value
*	Fidelity	FID ASSET MGR 20%	\$	10,484.51
*	Fidelity	FID ASSET MGR 50%		194,796.42
*	Fidelity	FID SEL GOLD		1,311.43
*	Fidelity	FID ASSET MGR 70%		138,780.31
*	Fidelity	FID BALANCED		97,179.17
*	Fidelity	FID BLUE CHIP GR		178,811.13
*	Fidelity	FID INTL SMALL CAP		8,258.47
*	Fidelity	FID CANADA		13,073.98
*	Fidelity	FID CAP APPRECIATION		43,091.39
*	Fidelity	FID CAPITAL & INCOME		40,200.12
*	Fidelity	FID CASH RESRVE		150,247.39
*	Fidelity	FID CONTRAFUND		469,155.41
*	Fidelity	FID DISCIPLINED EQTY		4,851.10
*	Fidelity	FID DIVERSIFIED INTL		32,217.11
*	Fidelity	FID DIVIDEND GROWTH		118.52
*	Fidelity	FID EMERG MRKTS		408.83
*	Fidelity	FID EQUITY DIV INCOME		1,580.01
*	Fidelity	FID EQUITY INCOME		19,252.54
*	Fidelity	FID EUROPE CAP APP		1,076.78
*	Fidelity	FID EXPORT & MULTI		4,107.74
*	Fidelity	FID FIDELITY		59,574.42
*	Fidelity	FID VALUE DISCOV		25,073.20
*	Fidelity	FID FREEDOM 2000		25,275.57
*	Fidelity	FID FREEDOM 2005		457.90
*	Fidelity	FID FREEDOM 2010		24,548.04
*	Fidelity	FID FREEDOM 2015		169,595.60
*	Fidelity	FID FREEDOM 2020		136,037.39

See accompanying notes to the financial statements.

Opportunity Council 403(b) Plan

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

As of December 31, 2013

EIN 91-0787820
Plan 001

(A)	(B)	(C)	(D)	(E)
Party In Interest	Issuer	Description	Cost	Current Value
*	Fidelity	FID FREEDOM 2025		202,334.28
*	Fidelity	FID FREEDOM 2030		345,848.51
*	Fidelity	FID FREEDOM 2035		227,968.65
*	Fidelity	FID FREEDOM 2040		113,521.69
*	Fidelity	FID FREEDOM 2045		185,267.24
*	Fidelity	FID FREEDOM 2050		111,465.92
*	Fidelity	FID FREEDOM 2055		9,403.86
*	Fidelity	FID FREEDOM INCOME		3,136.32
*	Fidelity	FID GLOBAL BALANCED		10,723.18
*	Fidelity	FID GNMA		15,476.49
*	Fidelity	FID GOVT INCOME		84,367.96
*	Fidelity	FID GOVT MMKT		14,753.83
*	Fidelity	FID GR STRATEGIES		8,967.75
*	Fidelity	FID GROWTH & INCOME		34,405.57
*	Fidelity	FID GROWTH COMPANY		359,993.53
*	Fidelity	FID HIGH INCOME		23,815.22
*	Fidelity	FID INTERMED BOND		19,685.44
*	Fidelity	SPTN ST TR IDX ADV		24,543.03
*	Fidelity	FID INTL DISCOVERY		10,402.34
*	Fidelity	FID INTL GROWTH		5,148.08
*	Fidelity	FID INTL REAL ESTATE		1,648.16
*	Fidelity	FID INTL SM CAP OPP		2,327.82
*	Fidelity	FID INTL SMALL CAP		5,129.73
*	Fidelity	FID INVST GR BD		1,849.57
*	Fidelity	FID JAPAN		710.29
*	Fidelity	FID LATIN AMERICA		1,186.00
*	Fidelity	FID LEVERAGED CO STK		39,780.67
*	Fidelity	FID LOW PR STK		48,191.90

See accompanying notes to the financial statements.

Opportunity Council 403(b) Plan

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

As of December 31, 2013

EIN 91-0787820
Plan 001

(A)	(B)	(C)	(D)	(E)
Party In Interest	Issuer	Description	Cost	Current Value
*	Fidelity	FID MAGELLAN		423,748.11
*	Fidelity	SPTN INTL INDEX ADV		2,916.73
*	Fidelity	FID FOCUSED STOCK		4,889.60
*	Fidelity	FID MID CAP VALUE		6,731.27
*	Fidelity	FID MONEY MARKET		3,478.44
*	Fidelity	FID MORTGAGE SEC		4,857.43
*	Fidelity	FID NEW MILLEN		2,597.99
*	Fidelity	FID NEW MARKETS INC		896.50
*	Fidelity	FID NORDIC		555.76
*	Fidelity	FID OTC PORTFOLIO		22,214.88
*	Fidelity	FID OVERSEAS		19,021.12
*	Fidelity	FID PACIFIC BASIN		16,810.67
*	Fidelity	FID PURITAN		60,024.83
*	Fidelity	FID EMERGING ASIA		962.80
*	Fidelity	FID REAL ESTATE INC		2,048.96
*	Fidelity	FID REAL ESTATE INVS		21,430.36
*	Fidelity	FID RET GOVT MM		85,351.72
*	Fidelity	FID RETIRE MMKT		2,950.38
*	Fidelity	FID EMEA		964.24
*	Fidelity	FID SEL AUTOMOTIVE		4,489.44
*	Fidelity	FID SEL BIOTECH		5,948.57
*	Fidelity	FID SEL CHEMICALS		4,762.51
*	Fidelity	FID SEL COMPUTERS		64.63
*	Fidelity	FID SEL CONS STAPLES		12,276.14
*	Fidelity	FID SEL ENERGY		8,400.28
*	Fidelity	FID SEL ENERGY SVCS		5,189.60
*	Fidelity	FID SEL ENV ALT ENGY		6,035.43
*	Fidelity	FID SEL HEALTHCARE		14,968.45
*	Fidelity	FID SEL IT SERVICES		85.15
*	Fidelity	FID SEL MATERIALS		3,638.39

See accompanying notes to the financial statements.

Opportunity Council 403(b) Plan

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

As of December 31, 2013

					EIN 91-0787820
					Plan 001
(A)	(B)	(C)	(D)	(E)	
Party In Interest	Issuer	Description	Cost	Current Value	
*	Fidelity	FID SEL MED EQ & SYS		10,143.01	
*	Fidelity	FID SEL MONEY MARKET		17,919.57	
*	Fidelity	SPTN EM MKTS IDX ADV		2,519.86	
*	Fidelity	FID SEL NATURAL RES		2,980.54	
*	Fidelity	SPTN REAL ES IDX ADV		6,933.10	
*	Fidelity	FID SEL RETAILING		2,928.20	
*	Fidelity	FID SEL SOFTWARE		3,927.65	
*	Fidelity	FID SEL TECHNOLOGY		1,787.53	
*	Fidelity	FID SEL TELECOMM		1,429.26	
*	Fidelity	FID SEL TRANSPORT		5,579.96	
*	Fidelity	FID SEL UTILITIES		7,207.54	
*	Fidelity	FID SHORT TERM BOND		7,357.25	
*	Fidelity	FID SM CAP DISCOVERY		35,721.18	
*	Fidelity	FID TOTAL EMERG MKTS		962.74	
*	Fidelity	FID SMALL CAP STOCK		7,138.51	
*	Fidelity	FID STK SEL SM CAP		2,795.08	
*	Fidelity	FID STRAT DIV & INC		101,705.14	
*	Fidelity	FID STRATEGIC INCOME		57,557.84	
*	Fidelity	FID TELECOM & UTIL		19,857.73	
*	Fidelity	FID TOTAL BOND		56,531.46	
*	Fidelity	FID VALUE		7,836.24	
*	Fidelity	FID VALUE STRATEGIES		159.54	
*	Fidelity	FID WORLDWIDE		3,721.41	
*	Fidelity	FID STK SEL MID CAP		6,074.62	
*	Fidelity	SPTN TOT MKT IDX ADV		4,416.84	
*	Fidelity	SPARTAN 500 INDEX INV		78,145.09	
*	Fidelity	SPARTAN EXTND MKT INDEX		3,338.75	
*	Fidelity	SPARTAN US BD INDEX INV		1,213.68	
				\$ 4,967,817.21	

See accompanying notes to the financial statements.

Opportunity Council 403(b) Plan

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

As of December 31, 2013

EIN 91-0787820
Plan 001

(A)	(B)	(C)	(D)	(E)
Party In Interest	Issuer	Description	Cost	Current Value
*	Fidelity	FID ASSET MGR 20%	\$	10,484.51
*	Fidelity	FID ASSET MGR 50%		194,796.42
*	Fidelity	FID SEL GOLD		1,311.43
*	Fidelity	FID ASSET MGR 70%		138,780.31
*	Fidelity	FID BALANCED		97,179.17
*	Fidelity	FID BLUE CHIP GR		178,811.13
*	Fidelity	FID INTL SMALL CAP		8,258.47
*	Fidelity	FID CANADA		13,073.98
*	Fidelity	FID CAP APPRECIATION		43,091.39
*	Fidelity	FID CAPITAL & INCOME		40,200.12
*	Fidelity	FID CASH RESRVE		150,247.39
*	Fidelity	FID CONTRAFUND		469,155.41
*	Fidelity	FID DISCIPLINED EQTY		4,851.10
*	Fidelity	FID DIVERSIFIED INTL		32,217.11
*	Fidelity	FID DIVIDEND GROWTH		118.52
*	Fidelity	FID EMERG MRKTS		408.83
*	Fidelity	FID EQUITY DIV INCOME		1,580.01
*	Fidelity	FID EQUITY INCOME		19,252.54
*	Fidelity	FID EUROPE CAP APP		1,076.78
*	Fidelity	FID EXPORT & MULTI		4,107.74
*	Fidelity	FID FIDELITY		59,574.42
*	Fidelity	FID VALUE DISCOV		25,073.20
*	Fidelity	FID FREEDOM 2000		25,275.57
*	Fidelity	FID FREEDOM 2005		457.90
*	Fidelity	FID FREEDOM 2010		24,548.04
*	Fidelity	FID FREEDOM 2015		169,595.60
*	Fidelity	FID FREEDOM 2020		136,037.39

See accompanying notes to the financial statements.

Opportunity Council 403(b) Plan

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

As of December 31, 2013

EIN 91-0787820
Plan 001

(A)	(B)	(C)	(D)	(E)
Party In Interest	Issuer	Description	Cost	Current Value
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*	Fidelity	FID FREEDOM 2035		227,968.65
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*	Fidelity	FID JAPAN		710.29
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*	Fidelity	FID LEVERAGED CO STK		39,780.67
*	Fidelity	FID LOW PR STK		48,191.90

See accompanying notes to the financial statements.

Opportunity Council 403(b) Plan

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

As of December 31, 2013

			EIN 91-0787820	
			Plan 001	
(A)	(B)	(C)	(D)	(E)
Party In Interest	Issuer	Description	Cost	Current Value
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*	Fidelity	FID REAL ESTATE INC		2,048.96
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Opportunity Council 403(b) Plan

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

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(A)	(B)	(C)	(D)	(E)		
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*	Fidelity	SPARTAN EXTND MKT INDEX		3,338.75		
*	Fidelity	SPARTAN US BD INDEX INV		1,213.68		
				\$	4,967,817.21	

See accompanying notes to the financial statements.

Form 5500Department of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**OMB Nos. 1210 - 0110
1210 - 0089**2013****This Form is Open to Public Inspection****Part I Annual Report Identification Information**For calendar plan year 2013 or fiscal plan year beginning **01/01/2013** and ending **12/31/2013**


- A** This return/report is for: ☐ a multiemployer plan; ☐ a multiple-employer plan; or ☒ 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 OPPORTUNITY COUNCIL 403(B) PLAN	1b Three-digit plan number (PN) ▶ 001
	1c Effective date of plan 01/01/1999
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) OPPORTUNITY COUNCIL 1111 CORNWALL AVENUE STE C BELLINGHAM WA 98225 1111 CORNWALL AVENUE STE C BELLINGHAM WA 98225	2b Employer Identification Number (EIN) 91-0787820 2c Sponsor's telephone number 360-734-5121 2d Business code (see instructions) 541930

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  Signature of plan administrator	5/5/2014 Date	David W. Finet EXECUTIVE DIRECTOR Enter name of individual signing as plan administrator
SIGN HERE Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address; include room or suite number. (optional) TERRY D SODDERS CPA AIKEN & SANDERS INC PS 343 W WISHKAH ST ABERDEEN WA 98520		Preparer's telephone number (optional) 360-533-3370

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

Form 5500 (2013)
v. 130118

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor Name <input checked="" type="checkbox"/> 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	337
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	147
b Retired or separated participants receiving benefits	6b	189
c Other retired or separated participants entitled to future benefits	6c	
d Subtotal. Add lines 6a, 6b, and 6c	6d	336
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	6e	4
f Total. Add lines 6d and 6e	6f	340
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g	340
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	6h	
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:
 2G 2L 2M

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) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> 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)