Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2013

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
CON AM 401K RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1990

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

CON AM MANAGEMENT CORPORATION

3990 RUFFIN ROAD, SUITE 100
SAN DIEGO, CA 92123-4805

2b Employer Identification Number (EIN)
95-3809553

2c Sponsor's telephone number
858-614-7200

2d Business code (see instructions)
531310

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/01/2014	BETH SHAPIRO
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

Preparer's name (including firm name, if applicable) and address; include room or suite number. (optional)

Preparer's telephone number (optional)

3a Plan administrator's name and address [X] Same as Plan Sponsor Name [ ] Same as Plan Sponsor Address

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:

a Sponsor's name

4b EIN

4c PN

5	Total number of participants at the beginning of the plan year	**5**	1560
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**	1488
b	Retired or separated participants receiving benefits	**6b**	1
c	Other retired or separated participants entitled to future benefits	**6c**	128
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	1617
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	1617
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	781
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	16
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [X] 1 **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [ ] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

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
CON AM 401K RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CON AM MANAGEMENT CORPORATION

D Employer Identification Number (EIN)
95-3809553

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

1 Coverage Information:

(a) Name of insurance carrier

PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY CO

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
06-1050034	93629	041828	1617	01/01/2013	12/31/2013

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	6036

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

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

JHW FINANCIAL & INSURANCE SERVICES
4340 REDWOOD HIGHWAY SUITE A23
SAN RAFAEL, CA 94903-0000

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	6036	SERVICES TO INSURER OR PLAN	4

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	**4**	4236914
5	Current value of plan's interest under this contract in separate accounts at year end	**5**	0

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee

(3) ☐ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year			**7b**	3586955
c	Additions: (1) Contributions deposited during the year	**7c(1)**	473234		
	(2) Dividends and credits	**7c(2)**			
	(3) Interest credited during the year	**7c(3)**	72745		
	(4) Transferred from separate account	**7c(4)**			
	(5) Other (specify below)	**7c(5)**	823992		
	▶ LOAN REPAYMENTS, TRANSFERS IN MISCELLANEOUS IN, FORFEITURE CREDIT				
	(6)Total additions			**7c(6)**	1369971
d	Total of balance and additions (add lines **7b** and **7c(6)**).			**7d**	4956926
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	**7e(1)**	263393		
	(2) Administration charge made by carrier	**7e(2)**	1941		
	(3) Transferred to separate account	**7e(3)**			
	(4) Other (specify below)	**7e(4)**	454678		
	▶ LOAN INITIATIONS, TRANSFERS OUT MISCELLANEOUS OUT FORFEITURES DEBITS				
	(5) Total deductions			**7e(5)**	720012
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			**7f**	4236914

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount			**10b**	

Specify nature of costs ▶

Part IV Provision of Information

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

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

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

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

A Name of plan
CON AM 401K RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CON AM MANAGEMENT CORPORATION

D Employer Identification Number (EIN)
95-3809553

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

PRUDENTIAL RETIREMENT INSURANCE AND

06-1050034

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

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

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

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

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

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

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

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

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

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

(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)

PRUDENTIAL RETIREMENT INSURANCE AND

06-1050034

(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?
13 15 37 49 50 64	NONE	37695	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

FINANCIAL TELESIS, INC.

68-0279977

(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?
33 71	NONE	0	Yes [X] No [ ]	Yes [ ] No [X]	22499	Yes [ ] No [X]

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

ACTUARIAL BENEFITS CORP.

20-1054428

(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	NONE	6500	Yes [ ] No [X]	Yes [ ] No [ ]	0	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)

WRIGHT FORD YOUNG & CO

95-3288054

(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?
10	NONE	8500	Yes [ ] No [X]	Yes [ ] No [ ]	0	Yes [ ] No [ ]

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

WRIGHT FORD YOUNG & CO

95-3268054

(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?
10	NONE	2500	Yes [ ] No [X]	Yes [ ] No [ ]	0	Yes [ ] No [ ]

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

THE PRUDENTIAL INSURANCE COMPANY OF

22-1211670

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

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
PRUDENTIAL RETIREMENT INSURANCE AND 06-1050034	40.000 BPS AND $0.00 PER PARTICIPANT INVESTED IN THE FUND FROM 1/1/2013 TO 12/31/2013 GUARANTEED INCOME FUND

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE PRUDENTIAL INSURANCE COMPANY OF	61 72	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
PRUDENTIAL INVESTMENTS, LLC 22-3468527	27.000 BPS AND $0.00 PER PARTICIPANT INVESTED IN THE FUND FROM 1/1/2013 TO 9/30/2013 TARGET SMALL CAP VALUE R

(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:	**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)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

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

OMB No. 1210-0110

2013

This Form is Open to Public Inspection

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

A Name of plan
CON AM 401K RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CON AM MANAGEMENT CORPORATION

D Employer Identification Number (EIN)
95-3809553

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	900956	960722
(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)	13209955	16497711
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	3586955	4236914
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	17697866	21695347
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	17697866	21695347

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)	371982	
	(B) Participants	2a(1)(B)	1664965	
	(C) Others (including rollovers)	2a(1)(C)	450604	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		2487551
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	36049	
	(F) Other	2b(1)(F)	72745	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		108794
	(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)	123519	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		123519
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(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)		2846320
c Other income	2c		4000
d Total income. Add all **income** amounts in column (b) and enter total	2d		5570184
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1420620	
(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)		1420620
f Corrective distributions (see instructions)	2f		33859
g Certain deemed distributions of participant loans (see instructions)	2g		72070
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)	46154	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		46154
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1572703
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		3997481
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: WRIGHT FORD YOUNG & CO. **(2)** EIN: 95-3288054

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

Part V Trust Information (optional)

6a Name of trust	**6b** Trust's EIN

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

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

OMB No. 1210-0110

2013

This Form is Open to Public Inspection.

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

A Name of plan
CON AM 401K RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CON AM MANAGEMENT CORPORATION

D Employer Identification Number (EIN)
95-3809553

Part I Distributions

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

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

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

EIN(s): 22-1211670

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

CON AM 401(k) RETIREMENT PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2013 AND 2012

CON AM 401(k) RETIREMENT PLAN

INDEX TO

FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULE

DECEMBER 31, 2013 AND 2012

Independent Auditors' Report ..... 1 - 2

Financial Statements:

Statements of Net Assets Available for Benefits
as of December 31, 2013 and 2012 3

Statement of Changes in Net Assets Available for Benefits
for the year ended December 31, 2013 4

Notes to the Financial Statements ..... 5 - 15

Supplemental Schedule:

Schedule H, Line 4i - Schedule of Assets (Held at End of Year) 16

Wright Ford Young & Co.

Certified Public Accountants and Consultants, Inc.

INDEPENDENT AUDITORS' REPORT

To the Participants and Administrator of the
Con Am 401(k) Retirement Plan:

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Con Am 401(k) Retirement Plan (the Plan), which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, the related statement of changes in net assets available for benefits for the year ended December 31, 2013 and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's 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 9, which was certified by Prudential Retirement Insurance and Annuity Company and Prudential Bank & Trust, F.S.B., the custodians of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedule. We have been informed by the plan administrator that the custodians hold the Plan's investment assets and execute investment transactions. The plan administrator has obtained a certification from the custodians as of December 31, 2013 and 2012, and for the year ended December 31, 2013, that the information provided to the plan administrator by the custodians is complete and accurate.

16140 Sand Canyon Avenue • Irvine, California 92618 • (949) 910-CPAS (2727) • Fax (949) 910-2728

Disclaimer of Opinion

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

Other Matter

The supplemental schedule, Schedule H, line 4i - Schedule of Assets (Held At End of Year) as of December 31, 2013, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on this supplemental schedule.

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

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the custodians, 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.

Wright Ford Young & Co.

WRIGHT FORD YOUNG & CO.
Irvine, California
September 30, 2014

CON AM 401(k) RETIREMENT PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2013 AND 2012

	2013	2012
ASSETS:		
Investments, at fair value:		
Registered investment companies	$ 16,497,711	$ 13,209,955
Guaranteed income fund	4,236,914	3,586,955
Total investments	20,734,625	16,796,910
Receivables:		
Employer contributions	143,813	129,224
Notes receivable from participants	960,722	900,956
Total receivables	1,104,535	1,030,180
Total assets	21,839,160	17,827,090
LIABILITIES:		
Corrective distributions	44,831	33,858
NET ASSETS AVAILABLE FOR BENEFITS	$ 21,794,329	$ 17,793,232

See accompanying independent auditors' report and notes to the financial statements.

CON AM 401(k) RETIREMENT PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED DECEMBER 31, 2013

Additions to net assets attributed to:	
Investment earnings:	
Net appreciation in fair value of investments	$ 2,846,320
Interest income	72,745
Dividend income	123,519
Other income	4,000
Total investment earnings	3,046,584
Interest income on notes receivable from participants	36,049
Contributions:	
Participant	1,620,134
Employer	386,571
Rollover	450,604
Total contributions	2,457,309
Total additions	5,539,942
Deductions from net assets attributed to:	
Benefits paid to participants	1,420,621
Administrative expenses	46,154
Participant notes deemed distributed	72,070
Total deductions	1,538,845
NET INCREASE	4,001,097
NET ASSETS AVAILABLE FOR BENEFITS, beginning of year	17,793,232
NET ASSETS AVAILABLE FOR BENEFITS, end of year	$ 21,794,329

See accompanying independent auditors' report and notes to the financial statements.

CON AM 401(k) RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2013 AND 2012

1. DESCRIPTION OF PLAN

The following description of the Con Am 401(k) Retirement Plan (the Plan) provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering substantially all employees, as defined in the plan document, of Con Am Management Corporation (the Company). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. Prior to April 2, 2012, employees who primarily perform duties at the corporate or regional office (Corporate associates) may enter the Plan on April 1st or October 1st coinciding with or following their date of hire. Prior to April 2, 2012, employees who perform duties at one or more of the managed communities (Community associates) may enter the Plan on April 1st coinciding with or following their date of hire. Starting on April 2, 2012, both Corporate associates and Community associates may enter the Plan on the first day of each calendar month coinciding with or following one month of service.

Administration

The Plan is administered by the Company.

Contributions

Each year, participants may elect to contribute up to 100% of eligible compensation, not to exceed the limits of the Internal Revenue Code (IRC). Participants direct the investment of their contributions into various investment options offered by the Plan. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans.

The Company may make matching contributions to the Plan. The non-discretionary matching contributions made to Community associates require the participants to have completed twelve months of service. The discretionary contributions made to Corporate associates require the participants to have completed twelve months of service and be an active employee on the last day of the Plan year.

For the year ended December 31, 2013, the Company made discretionary matching contributions to Corporate associates of 33% of the participant's deferral, up to the first 6% of compensation totaling $140,096. For the year ended December 31, 2013, the Company made non-discretionary matching contributions to Community associates of 50% of the participant's deferral, up to the first 4% of compensation totaling $246,475.

1. DESCRIPTION OF PLAN – (Continued)

Participant Accounts

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

Vesting

Participants are immediately vested in their contributions, plus actual earnings thereon. Vesting in the Company's contributions, plus actual earnings thereon, is based on years of service according to the following schedule:

Years of Service	Vested Percentage
Less than 3	0%
3 or more	100%

Forfeitures

The unvested portion of a terminated participant's account will be forfeited and used to first pay Plan expenses and then to reduce future Company contributions. During 2013, forfeitures in the amount of $14,643 were used to pay Plan expenses. As of December 31, 2013 and 2012, the Plan had available forfeitures of $62,578 and $55,099, respectively.

Notes Receivable from Participants

In the event that a participant incurs a financial hardship or has a specified financial need, as defined by the Plan, participants may borrow from their fund accounts a minimum of $1,000, up to a maximum amount equal to the lesser of $50,000 or 50% of their vested account balance reduced by the highest outstanding loan balance during the previous 12 months. Two loans per participant may be outstanding at any time. Loan terms range from 1 to 5 years or up to 15 years for the purchase of a primary residence. The loans are secured by the balance in the participant's account. The interest rate will generally be the prime interest rate charged by banks as reported by the *U.S Federal Reserve* on the last business day of a calendar quarter effective for loans made on and after the first business day of the subsequent quarter plus 1%. Principal and interest is paid ratably through payroll deductions.

1. DESCRIPTION OF PLAN – (Continued)

Payment of Benefits

On termination of service due to death, disability, retirement or other defined reasons, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account or an annuity. Participants may also elect to rollover their account to another tax deferred account or remain in the Plan until they are legally required to begin taking distributions. All vested account balances exceeding $1,000, but not exceeding $5,000, may be rolled into an Individual Retirement Account. All vested account balances not exceeding $1,000 may be immediately distributed in a lump-sum payment. With the plan administrator's approval, participants may withdraw all or part of their aggregate contributions in the event of financial hardship.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

As described in guidance issued by the Financial Accounting Standards Board (FASB) for reporting of fully benefit-responsive investment contracts held by certain investment companies, 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 fair value of the investment contracts and the adjustment of the fully benefit-responsive investment contracts from fair value to contract value are required to be reported in the statements of net assets available for benefits. As of December 31, 2013 and 2012, the custodians of the Plan have represented that the fair value of the guaranteed income fund is equal to the contract value as the crediting interest rate is reset semi-annually including the last day of the plan year. The crediting interest rate at December 31, 2013 and 2012 is comparable to other fully benefit-responsive guaranteed income funds. Further, the plan sponsor has no intention of terminating the Plan or the guaranteed income fund investment option, thus contract termination charges are not required to be considered when determining fair value. Therefore, as of December 31, 2013 and 2012, there is no adjustment from fair value to contract value for the fully benefit-responsive investment contract in the statements of net assets available for benefits. The statement of changes in net assets available for benefits are prepared on a contract value basis.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – (Continued)

Investments 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. See Note 3 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.

Notes Receivable from Participants

Notes receivable from participants represent participant loans that are recorded at their unpaid principal balance plus accrued but unpaid interest. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2013 or 2012. Delinquent participant loans are reclassified as distributions based upon the terms of the plan agreement.

Other Income

Other income includes reimbursements from the Plan's custodians under a plan expense reimbursement account. These reimbursements may either be used to pay Plan expenses or allocated to participants' accounts.

Plan Fees and Administrative Expenses

Plan fees and administrative expenses (exclusive of investment related expenses and certain transaction fees) are generally paid by the Plan, unless paid by the Company.

Payment of Benefits

Benefits are recorded when paid.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of changes in net assets available for benefits during the reporting period. Actual results could differ from those estimates.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – (Continued)

Subsequent Events

The Company has evaluated subsequent events through the date of the independent auditors' report, which is the date the accompanying financial statements were available to be issued.

3. FAIR VALUE MEASUREMENTS

The FASB 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 lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under this framework 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.

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

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

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 and 2012.

3. FAIR VALUE MEASUREMENTS – (Continued)

Registered investment companies: These investments are public investment vehicles valued using the NAV provided by the administrator of the fund. The NAV is based on the value of the underlying assets owned by the fund, minus its liabilities, and then divided by the number of shares outstanding. The NAV is a quoted price in an active market and should be classified within level 1 of the valuation hierarchy.

Guaranteed income fund: Valued at contract value which equals fair value as a fair value adjustment does not apply upon discontinuance. Contract value represents deposits made to the contract, plus earnings at guaranteed crediting rates, less withdrawals and fees. The guaranteed income fund is classified within level 3 of the valuation hierarchy because the inputs are unobservable and significant to the fair value measurement.

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:

Description	Total	Level 1	Level 2	Level 3
December 31, 2013				
Registered investment companies:				
Fixed Income	$ 3,113,169	$ 3,113,169	$ -	$ -
International Stock	3,864,641	3,864,641	-	-
Large Cap Stock	5,949,934	5,949,934	-	-
Mid Cap Stock	2,069,726	2,069,726	-	-
Small Cap Stock	1,500,241	1,500,241	-	-
Total registered investment companies	16,497,711	16,497,711	-	-
Guaranteed income fund	4,236,914	-	-	4,236,914
Total investments at fair value	$ 20,734,625	$ 16,497,711	$ -	$ 4,236,914

3. FAIR VALUE MEASUREMENTS – (Continued)

Description	Total	Level 1	Level 2	Level 3
December 31, 2012				
Registered investment companies:				
Fixed Income	$ 3,256,772	$ 3,256,772	$ -	$ -
International Stock	2,954,649	2,954,649	-	-
Large Cap Stock	4,502,438	4,502,438	-	-
Mid Cap Stock	1,511,723	1,511,723	-	-
Small Cap Stock	984,373	984,373	-	-
Total registered investment companies	13,209,955	13,209,955	-	-
Guaranteed income fund	3,586,955	-	-	3,586,955
Total investments at fair value	$ 16,796,910	$ 13,209,955	$ -	$3,586,955

In regards to the classification of investment options offered by the Plan, there were no reclassifications in or out of level 1, 2, or 3 during the year ended December 31, 2013.

The following table sets forth a summary of changes in the fair value of the Plan's level 3 investment for the year ended December 31, 2013.

	Income Fund
Balance, beginning of period	$ 3,586,955
Purchases	913,144
Interest	72,745
Sales	(333,989)
Fees	(1,941)
Balance, end of year	$ 4,236,914

The following table represents the Plan's level 3 investment, the valuation techniques used to measure the fair value of the investment, and the significant unobservable inputs and the ranges of values for those inputs:

Instrument	*Fair Value*	*Principal Valuation Method*	*Unobservable Inputs*	*Range of Significant Unobservable Inputs*
Guaranteed Income Fund	$ 4,236,914	Fair Value = Contract Value	Earnings at guaranteed crediting rate	Gross guaranteed crediting rate must be greater than contractual minimum crediting rate of 1.5%

3. FAIR VALUE MEASUREMENTS – (Continued)

The interest crediting rate is calculated based upon many factors, including current economic and market conditions, the general interest rate environment, and both the expected and actual experience of a reference portfolio within the issuer's general account. Key factors that could influence future interest crediting rates are changes in interest rates, and default or credit failures of the securities underlying the Guaranteed Income Fund's (GIF) cash flows.

4. TAX STATUS

The Company adopted a Prototype Non-Standardized Profit Sharing Plan which received a favorable opinion letter from the Internal Revenue Service (IRS), on March 31, 2008, which stated that the Plan, as then designed, was in accordance with applicable sections of the IRC. The Plan has since been amended. The Company believes the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2013, 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.

5. PARTY-IN-INTEREST TRANSACTIONS

The Plan allows for transactions with certain parties who may perform services or have fiduciary responsibilities to the Plan. Certain Plan investments are managed by Prudential Retirement Insurance and Annuity Company (Prudential) and Prudential Bank & Trust, F.S.B. (Prudential F.S.B.). The Plan paid $46,154 in administrative expenses, including $37,695 in contract administration fees to Prudential and Prudential F.S.B. during 2013. The Plan issues loans to participants, which are secured by the balances in the participants' accounts. The Company paid certain other administrative expenses of the Plan. These transactions qualify as party-in-interest transactions for which a statutory exemption exists.

6. PLAN TERMINATION

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

7. INVESTMENT CONTRACT WITH INSURANCE COMPANY

As of December 31, 2013 and 2012, the Plan held assets of $4,236,914 and $3,586,955, respectively, in the Guaranteed Income Fund with Prudential. Prudential maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The guaranteed investment contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

As described in Note 2, because the guaranteed investment contract is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the guaranteed investment contract. Contract value, as reported to the Plan by Prudential, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting interest rate is based on a formula agreed upon with the issuer, but it may not be less than 1.50%. Such interest rates are reviewed on a semi-annual basis for resetting.

There are no events which could limit the ability of the Plan to transact at contract value with the issuer. In rare circumstances, the issuer has the right to pay contract value over time. The guaranteed investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

	2013	2012
Average yields:		
Based on actual earnings	1.80%	1.90%
Based on interest rate credited to participants	1.80%	1.81%

8. RISKS AND UNCERTAINTIES

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

9. INFORMATION CERTIFIED BY THE PLAN'S CUSTODIANS

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

9. INFORMATION CERTIFIED BY THE PLAN'S CUSTODIANS – (Continued)

Accordingly, Prudential and Prudential F.S.B., the custodians of the Plan, have certified to the completeness and accuracy of the following information which is included in the financial statements and supplemental schedule as of December 31, 2013 and 2012 and for the year ended December 31, 2013:

	2013	2012
Registered investment companies	$ 16,497,711	$ 13,209,955
Guaranteed income fund	4,236,914	3,586,955
Notes receivable from participants	960,722	900,956
Net appreciation in fair value of investments	2,846,320	n/a
Interest	72,745	n/a
Dividends	123,519	n/a
Interest income on notes receivable from participants	36,049	n/a

10. INVESTMENTS

The following table presents investments that represent 5% or more of the Plan's net assets at December 31, 2013 and 2012:

	2013
Guaranteed Income Fund	$ 4,236,914
Loomis Sayles Value Fund	2,713,390
American Funds EuroPacific Growth Fund	3,289,477
Goldman Sachs Growth Opportunities Fund	1,117,410
Wells Fargo Advantage Growth Fund	2,630,027
PIMCO Total Return Fund	2,953,383

	2012
Guaranteed Income Fund	$ 3,586,955
Loomis Sayles Value Fund	2,004,858
American Funds EuroPacific Growth Fund	2,489,039
Wells Fargo Advantage Growth Fund	1,987,324
PIMCO Total Return Fund	2,929,830

For the year ended December 31, 2013, the Plan's investments in registered investment companies (including investments bought, sold and held during the year) appreciated in value by $2,846,320.

11. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

	2013	2012
Net assets available for benefits per the financial statements	$ 21,794,329	$ 17,793,232
Less contributions receivable	(143,813)	(129,224)
Add accrual of corrective distributions per the financial statements	44,831	33,858
Net assets available for benefits per Form 5500	$ 21,695,347	$ 17,697,866

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

Net increase per the financial statements	$ 4,001,097
Add 2013 accrual of corrective distributions	44,831
Add 2012 contributions receivable	129,224
Less 2012 accrual of corrective distributions	(33,858)
Less 2013 contributions receivable	(143,813)
Net increase per Form 5500	$ 3,997,481

CON AM 401(k) RETIREMENT PLAN

PLAN FEIN#: 95-3809553

PLAN # 001

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2013

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
*	Prudential Retirement Insurance & Annuity Co.	Guaranteed Income Fund	**	$ 4,236,914
*	Prudential Bank & Trust, F.S.B.	Prudential Stock Index Fund	**	335,559
*	Prudential Bank & Trust, F.S.B.	Dreyfus International Stock Index Fund	**	308,451
*	Prudential Bank & Trust, F.S.B.	Dreyfus Small Cap Stock Index Fund	**	81,321
*	Prudential Bank & Trust, F.S.B.	Dreyfus Mid Cap Index Fund	**	125,065
*	Prudential Bank & Trust, F.S.B.	Fidelity Advisor Government Income Fund	**	159,786
*	Prudential Bank & Trust, F.S.B.	JP Morgan Disciplined Equity Select Fund	**	270,958
*	Prudential Bank & Trust, F.S.B.	Loomis Sayles Value Fund	**	2,713,390
*	Prudential Bank & Trust, F.S.B.	American Funds EuroPacific Growth Fund	**	3,289,477
*	Prudential Bank & Trust, F.S.B.	Goldman Sachs Growth Opportunities Fund	**	1,117,410
*	Prudential Bank & Trust, F.S.B.	RidgeWorth Mid Cap Value Equity Fund	**	827,251
*	Prudential Bank & Trust, F.S.B.	Wells Fargo Advantage Growth Fund	**	2,630,027
*	Prudential Bank & Trust, F.S.B.	Lord Abbett Developing Growth Fund	**	735,413
*	Prudential Bank & Trust, F.S.B.	T Rowe Price Small Cap Stock Fund	**	164,063
*	Prudential Bank & Trust, F.S.B.	PIMCO Total Return Fund	**	2,953,383
*	Prudential Bank & Trust, F.S.B.	Oppenheimer Developing Markets Fund	**	266,713
*	Prudential Bank & Trust, F.S.B.	Target Small Cap Value Fund	**	519,444
*	Participant Loans	Interest rates ranging from 4.25% to 8.75%	-	960,722
				$ 21,695,347

* A party-in-interest as defined by ERISA.

** Disclosure of this information is not required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA when the account is participant directed.

See accompanying independent auditors' report and notes to the financial statements.

CON AM 401(k) RETIREMENT PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2013 AND 2012

CON AM 401(k) RETIREMENT PLAN

INDEX TO

FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULE

DECEMBER 31, 2013 AND 2012

Independent Auditors' Report ..... 1 - 2

Financial Statements:

Statements of Net Assets Available for Benefits
as of December 31, 2013 and 2012 3

Statement of Changes in Net Assets Available for Benefits
for the year ended December 31, 2013 4

Notes to the Financial Statements ..... 5 - 15

Supplemental Schedule:

Schedule H, Line 4i - Schedule of Assets (Held at End of Year) 16

Wright Ford Young & Co.

Certified Public Accountants and Consultants, Inc.

INDEPENDENT AUDITORS' REPORT

To the Participants and Administrator of the
Con Am 401(k) Retirement Plan:

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Con Am 401(k) Retirement Plan (the Plan), which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, the related statement of changes in net assets available for benefits for the year ended December 31, 2013 and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's 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 9, which was certified by Prudential Retirement Insurance and Annuity Company and Prudential Bank & Trust, F.S.B., the custodians of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedule. We have been informed by the plan administrator that the custodians hold the Plan's investment assets and execute investment transactions. The plan administrator has obtained a certification from the custodians as of December 31, 2013 and 2012, and for the year ended December 31, 2013, that the information provided to the plan administrator by the custodians is complete and accurate.

16140 Sand Canyon Avenue • Irvine, California 92618 • (949) 910-CPAS (2727) • Fax (949) 910-2728

Disclaimer of Opinion

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

Other Matter

The supplemental schedule, Schedule H, line 4i - Schedule of Assets (Held At End of Year) as of December 31, 2013, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on this supplemental schedule.

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

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the custodians, 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.

Wright Ford Young & Co.

WRIGHT FORD YOUNG & CO.
Irvine, California
September 30, 2014

CON AM 401(k) RETIREMENT PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2013 AND 2012

	2013	2012
ASSETS:		
Investments, at fair value:		
Registered investment companies	$ 16,497,711	$ 13,209,955
Guaranteed income fund	4,236,914	3,586,955
Total investments	20,734,625	16,796,910
Receivables:		
Employer contributions	143,813	129,224
Notes receivable from participants	960,722	900,956
Total receivables	1,104,535	1,030,180
Total assets	21,839,160	17,827,090
LIABILITIES:		
Corrective distributions	44,831	33,858
NET ASSETS AVAILABLE FOR BENEFITS	$ 21,794,329	$ 17,793,232

See accompanying independent auditors' report and notes to the financial statements.

CON AM 401(k) RETIREMENT PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED DECEMBER 31, 2013

Additions to net assets attributed to:	
Investment earnings:	
Net appreciation in fair value of investments	$ 2,846,320
Interest income	72,745
Dividend income	123,519
Other income	4,000
Total investment earnings	3,046,584
Interest income on notes receivable from participants	36,049
Contributions:	
Participant	1,620,134
Employer	386,571
Rollover	450,604
Total contributions	2,457,309
Total additions	5,539,942
Deductions from net assets attributed to:	
Benefits paid to participants	1,420,621
Administrative expenses	46,154
Participant notes deemed distributed	72,070
Total deductions	1,538,845
NET INCREASE	4,001,097
NET ASSETS AVAILABLE FOR BENEFITS, beginning of year	17,793,232
NET ASSETS AVAILABLE FOR BENEFITS, end of year	$ 21,794,329

See accompanying independent auditors' report and notes to the financial statements.

CON AM 401(k) RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2013 AND 2012

1. DESCRIPTION OF PLAN

The following description of the Con Am 401(k) Retirement Plan (the Plan) provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering substantially all employees, as defined in the plan document, of Con Am Management Corporation (the Company). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. Prior to April 2, 2012, employees who primarily perform duties at the corporate or regional office (Corporate associates) may enter the Plan on April 1st or October 1st coinciding with or following their date of hire. Prior to April 2, 2012, employees who perform duties at one or more of the managed communities (Community associates) may enter the Plan on April 1st coinciding with or following their date of hire. Starting on April 2, 2012, both Corporate associates and Community associates may enter the Plan on the first day of each calendar month coinciding with or following one month of service.

Administration

The Plan is administered by the Company.

Contributions

Each year, participants may elect to contribute up to 100% of eligible compensation, not to exceed the limits of the Internal Revenue Code (IRC). Participants direct the investment of their contributions into various investment options offered by the Plan. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans.

The Company may make matching contributions to the Plan. The non-discretionary matching contributions made to Community associates require the participants to have completed twelve months of service. The discretionary contributions made to Corporate associates require the participants to have completed twelve months of service and be an active employee on the last day of the Plan year.

For the year ended December 31, 2013, the Company made discretionary matching contributions to Corporate associates of 33% of the participant's deferral, up to the first 6% of compensation totaling $140,096. For the year ended December 31, 2013, the Company made non-discretionary matching contributions to Community associates of 50% of the participant's deferral, up to the first 4% of compensation totaling $246,475.

1. DESCRIPTION OF PLAN – (Continued)

Participant Accounts

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

Vesting

Participants are immediately vested in their contributions, plus actual earnings thereon. Vesting in the Company's contributions, plus actual earnings thereon, is based on years of service according to the following schedule:

Years of Service	Vested Percentage
Less than 3	0%
3 or more	100%

Forfeitures

The unvested portion of a terminated participant's account will be forfeited and used to first pay Plan expenses and then to reduce future Company contributions. During 2013, forfeitures in the amount of $14,643 were used to pay Plan expenses. As of December 31, 2013 and 2012, the Plan had available forfeitures of $62,578 and $55,099, respectively.

Notes Receivable from Participants

In the event that a participant incurs a financial hardship or has a specified financial need, as defined by the Plan, participants may borrow from their fund accounts a minimum of $1,000, up to a maximum amount equal to the lesser of $50,000 or 50% of their vested account balance reduced by the highest outstanding loan balance during the previous 12 months. Two loans per participant may be outstanding at any time. Loan terms range from 1 to 5 years or up to 15 years for the purchase of a primary residence. The loans are secured by the balance in the participant's account. The interest rate will generally be the prime interest rate charged by banks as reported by the *U.S Federal Reserve* on the last business day of a calendar quarter effective for loans made on and after the first business day of the subsequent quarter plus 1%. Principal and interest is paid ratably through payroll deductions.

1. DESCRIPTION OF PLAN – (Continued)

Payment of Benefits

On termination of service due to death, disability, retirement or other defined reasons, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account or an annuity. Participants may also elect to rollover their account to another tax deferred account or remain in the Plan until they are legally required to begin taking distributions. All vested account balances exceeding $1,000, but not exceeding $5,000, may be rolled into an Individual Retirement Account. All vested account balances not exceeding $1,000 may be immediately distributed in a lump-sum payment. With the plan administrator's approval, participants may withdraw all or part of their aggregate contributions in the event of financial hardship.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

As described in guidance issued by the Financial Accounting Standards Board (FASB) for reporting of fully benefit-responsive investment contracts held by certain investment companies, 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 fair value of the investment contracts and the adjustment of the fully benefit-responsive investment contracts from fair value to contract value are required to be reported in the statements of net assets available for benefits. As of December 31, 2013 and 2012, the custodians of the Plan have represented that the fair value of the guaranteed income fund is equal to the contract value as the crediting interest rate is reset semi-annually including the last day of the plan year. The crediting interest rate at December 31, 2013 and 2012 is comparable to other fully benefit-responsive guaranteed income funds. Further, the plan sponsor has no intention of terminating the Plan or the guaranteed income fund investment option, thus contract termination charges are not required to be considered when determining fair value. Therefore, as of December 31, 2013 and 2012, there is no adjustment from fair value to contract value for the fully benefit-responsive investment contract in the statements of net assets available for benefits. The statement of changes in net assets available for benefits are prepared on a contract value basis.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – (Continued)

Investments 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. See Note 3 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.

Notes Receivable from Participants

Notes receivable from participants represent participant loans that are recorded at their unpaid principal balance plus accrued but unpaid interest. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2013 or 2012. Delinquent participant loans are reclassified as distributions based upon the terms of the plan agreement.

Other Income

Other income includes reimbursements from the Plan's custodians under a plan expense reimbursement account. These reimbursements may either be used to pay Plan expenses or allocated to participants' accounts.

Plan Fees and Administrative Expenses

Plan fees and administrative expenses (exclusive of investment related expenses and certain transaction fees) are generally paid by the Plan, unless paid by the Company.

Payment of Benefits

Benefits are recorded when paid.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of changes in net assets available for benefits during the reporting period. Actual results could differ from those estimates.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – (Continued)

Subsequent Events

The Company has evaluated subsequent events through the date of the independent auditors' report, which is the date the accompanying financial statements were available to be issued.

3. FAIR VALUE MEASUREMENTS

The FASB 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 lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under this framework 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.

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

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

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 and 2012.

3. FAIR VALUE MEASUREMENTS – (Continued)

Registered investment companies: These investments are public investment vehicles valued using the NAV provided by the administrator of the fund. The NAV is based on the value of the underlying assets owned by the fund, minus its liabilities, and then divided by the number of shares outstanding. The NAV is a quoted price in an active market and should be classified within level 1 of the valuation hierarchy.

Guaranteed income fund: Valued at contract value which equals fair value as a fair value adjustment does not apply upon discontinuance. Contract value represents deposits made to the contract, plus earnings at guaranteed crediting rates, less withdrawals and fees. The guaranteed income fund is classified within level 3 of the valuation hierarchy because the inputs are unobservable and significant to the fair value measurement.

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:

Description	Total	Level 1	Level 2	Level 3
December 31, 2013				
Registered investment companies:				
Fixed Income	$ 3,113,169	$ 3,113,169	$ -	$ -
International Stock	3,864,641	3,864,641	-	-
Large Cap Stock	5,949,934	5,949,934	-	-
Mid Cap Stock	2,069,726	2,069,726	-	-
Small Cap Stock	1,500,241	1,500,241	-	-
Total registered investment companies	16,497,711	16,497,711	-	-
Guaranteed income fund	4,236,914	-	-	4,236,914
Total investments at fair value	$ 20,734,625	$ 16,497,711	$ -	$ 4,236,914

3. FAIR VALUE MEASUREMENTS – (Continued)

Description	Total	Level 1	Level 2	Level 3
December 31, 2012				
Registered investment companies:				
Fixed Income	$ 3,256,772	$ 3,256,772	$ -	$ -
International Stock	2,954,649	2,954,649	-	-
Large Cap Stock	4,502,438	4,502,438	-	-
Mid Cap Stock	1,511,723	1,511,723	-	-
Small Cap Stock	984,373	984,373	-	-
Total registered investment companies	13,209,955	13,209,955	-	-
Guaranteed income fund	3,586,955	-	-	3,586,955
Total investments at fair value	$ 16,796,910	$ 13,209,955	$ -	$3,586,955

In regards to the classification of investment options offered by the Plan, there were no reclassifications in or out of level 1, 2, or 3 during the year ended December 31, 2013.

The following table sets forth a summary of changes in the fair value of the Plan's level 3 investment for the year ended December 31, 2013.

	Income Fund
Balance, beginning of period	$ 3,586,955
Purchases	913,144
Interest	72,745
Sales	(333,989)
Fees	(1,941)
Balance, end of year	$ 4,236,914

The following table represents the Plan's level 3 investment, the valuation techniques used to measure the fair value of the investment, and the significant unobservable inputs and the ranges of values for those inputs:

Instrument	*Fair Value*	*Principal Valuation Method*	*Unobservable Inputs*	*Range of Significant Unobservable Inputs*
Guaranteed Income Fund	$ 4,236,914	Fair Value = Contract Value	Earnings at guaranteed crediting rate	Gross guaranteed crediting rate must be greater than contractual minimum crediting rate of 1.5%

3. FAIR VALUE MEASUREMENTS – (Continued)

The interest crediting rate is calculated based upon many factors, including current economic and market conditions, the general interest rate environment, and both the expected and actual experience of a reference portfolio within the issuer's general account. Key factors that could influence future interest crediting rates are changes in interest rates, and default or credit failures of the securities underlying the Guaranteed Income Fund's (GIF) cash flows.

4. TAX STATUS

The Company adopted a Prototype Non-Standardized Profit Sharing Plan which received a favorable opinion letter from the Internal Revenue Service (IRS), on March 31, 2008, which stated that the Plan, as then designed, was in accordance with applicable sections of the IRC. The Plan has since been amended. The Company believes the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2013, 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.

5. PARTY-IN-INTEREST TRANSACTIONS

The Plan allows for transactions with certain parties who may perform services or have fiduciary responsibilities to the Plan. Certain Plan investments are managed by Prudential Retirement Insurance and Annuity Company (Prudential) and Prudential Bank & Trust, F.S.B. (Prudential F.S.B.). The Plan paid $46,154 in administrative expenses, including $37,695 in contract administration fees to Prudential and Prudential F.S.B. during 2013. The Plan issues loans to participants, which are secured by the balances in the participants' accounts. The Company paid certain other administrative expenses of the Plan. These transactions qualify as party-in-interest transactions for which a statutory exemption exists.

6. PLAN TERMINATION

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

7. INVESTMENT CONTRACT WITH INSURANCE COMPANY

As of December 31, 2013 and 2012, the Plan held assets of $4,236,914 and $3,586,955, respectively, in the Guaranteed Income Fund with Prudential. Prudential maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The guaranteed investment contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

As described in Note 2, because the guaranteed investment contract is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the guaranteed investment contract. Contract value, as reported to the Plan by Prudential, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting interest rate is based on a formula agreed upon with the issuer, but it may not be less than 1.50%. Such interest rates are reviewed on a semi-annual basis for resetting.

There are no events which could limit the ability of the Plan to transact at contract value with the issuer. In rare circumstances, the issuer has the right to pay contract value over time. The guaranteed investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

	2013	2012
Average yields:		
Based on actual earnings	1.80%	1.90%
Based on interest rate credited to participants	1.80%	1.81%

8. RISKS AND UNCERTAINTIES

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

9. INFORMATION CERTIFIED BY THE PLAN'S CUSTODIANS

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

9. INFORMATION CERTIFIED BY THE PLAN'S CUSTODIANS – (Continued)

Accordingly, Prudential and Prudential F.S.B., the custodians of the Plan, have certified to the completeness and accuracy of the following information which is included in the financial statements and supplemental schedule as of December 31, 2013 and 2012 and for the year ended December 31, 2013:

	2013	2012
Registered investment companies	$ 16,497,711	$ 13,209,955
Guaranteed income fund	4,236,914	3,586,955
Notes receivable from participants	960,722	900,956
Net appreciation in fair value of investments	2,846,320	n/a
Interest	72,745	n/a
Dividends	123,519	n/a
Interest income on notes receivable from participants	36,049	n/a

10. INVESTMENTS

The following table presents investments that represent 5% or more of the Plan's net assets at December 31, 2013 and 2012:

	2013
Guaranteed Income Fund	$ 4,236,914
Loomis Sayles Value Fund	2,713,390
American Funds EuroPacific Growth Fund	3,289,477
Goldman Sachs Growth Opportunities Fund	1,117,410
Wells Fargo Advantage Growth Fund	2,630,027
PIMCO Total Return Fund	2,953,383

	2012
Guaranteed Income Fund	$ 3,586,955
Loomis Sayles Value Fund	2,004,858
American Funds EuroPacific Growth Fund	2,489,039
Wells Fargo Advantage Growth Fund	1,987,324
PIMCO Total Return Fund	2,929,830

For the year ended December 31, 2013, the Plan's investments in registered investment companies (including investments bought, sold and held during the year) appreciated in value by $2,846,320.

11. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

	2013	2012
Net assets available for benefits per the financial statements	$ 21,794,329	$ 17,793,232
Less contributions receivable	(143,813)	(129,224)
Add accrual of corrective distributions per the financial statements	44,831	33,858
Net assets available for benefits per Form 5500	$ 21,695,347	$ 17,697,866

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

Net increase per the financial statements	$ 4,001,097
Add 2013 accrual of corrective distributions	44,831
Add 2012 contributions receivable	129,224
Less 2012 accrual of corrective distributions	(33,858)
Less 2013 contributions receivable	(143,813)
Net increase per Form 5500	$ 3,997,481

CON AM 401(k) RETIREMENT PLAN

PLAN FEIN#: 95-3809553

PLAN # 001

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2013

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
*	Prudential Retirement Insurance & Annuity Co.	Guaranteed Income Fund	**	$ 4,236,914
*	Prudential Bank & Trust, F.S.B.	Prudential Stock Index Fund	**	335,559
*	Prudential Bank & Trust, F.S.B.	Dreyfus International Stock Index Fund	**	308,451
*	Prudential Bank & Trust, F.S.B.	Dreyfus Small Cap Stock Index Fund	**	81,321
*	Prudential Bank & Trust, F.S.B.	Dreyfus Mid Cap Index Fund	**	125,065
*	Prudential Bank & Trust, F.S.B.	Fidelity Advisor Government Income Fund	**	159,786
*	Prudential Bank & Trust, F.S.B.	JP Morgan Disciplined Equity Select Fund	**	270,958
*	Prudential Bank & Trust, F.S.B.	Loomis Sayles Value Fund	**	2,713,390
*	Prudential Bank & Trust, F.S.B.	American Funds EuroPacific Growth Fund	**	3,289,477
*	Prudential Bank & Trust, F.S.B.	Goldman Sachs Growth Opportunities Fund	**	1,117,410
*	Prudential Bank & Trust, F.S.B.	RidgeWorth Mid Cap Value Equity Fund	**	827,251
*	Prudential Bank & Trust, F.S.B.	Wells Fargo Advantage Growth Fund	**	2,630,027
*	Prudential Bank & Trust, F.S.B.	Lord Abbett Developing Growth Fund	**	735,413
*	Prudential Bank & Trust, F.S.B.	T Rowe Price Small Cap Stock Fund	**	164,063
*	Prudential Bank & Trust, F.S.B.	PIMCO Total Return Fund	**	2,953,383
*	Prudential Bank & Trust, F.S.B.	Oppenheimer Developing Markets Fund	**	266,713
*	Prudential Bank & Trust, F.S.B.	Target Small Cap Value Fund	**	519,444
*	Participant Loans	Interest rates ranging from 4.25% to 8.75%	-	960,722
				$ 21,695,347

* A party-in-interest as defined by ERISA.

** Disclosure of this information is not required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA when the account is participant directed.

See accompanying independent auditors' report and notes to the financial statements.

CON AM 401(k) RETIREMENT PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2013 AND 2012

CON AM 401(k) RETIREMENT PLAN

INDEX TO

FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULE

DECEMBER 31, 2013 AND 2012

Independent Auditors' Report ..... 1 - 2

Financial Statements:

Statements of Net Assets Available for Benefits
as of December 31, 2013 and 2012 3

Statement of Changes in Net Assets Available for Benefits
for the year ended December 31, 2013 4

Notes to the Financial Statements ..... 5 - 15

Supplemental Schedule:

Schedule H, Line 4i - Schedule of Assets (Held at End of Year) 16

Wright Ford Young & Co.

Certified Public Accountants and Consultants, Inc.

INDEPENDENT AUDITORS' REPORT

To the Participants and Administrator of the
Con Am 401(k) Retirement Plan:

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Con Am 401(k) Retirement Plan (the Plan), which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, the related statement of changes in net assets available for benefits for the year ended December 31, 2013 and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's 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 9, which was certified by Prudential Retirement Insurance and Annuity Company and Prudential Bank & Trust, F.S.B., the custodians of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedule. We have been informed by the plan administrator that the custodians hold the Plan's investment assets and execute investment transactions. The plan administrator has obtained a certification from the custodians as of December 31, 2013 and 2012, and for the year ended December 31, 2013, that the information provided to the plan administrator by the custodians is complete and accurate.

16140 Sand Canyon Avenue • Irvine, California 92618 • (949) 910-CPAS (2727) • Fax (949) 910-2728

Disclaimer of Opinion

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

Other Matter

The supplemental schedule, Schedule H, line 4i - Schedule of Assets (Held At End of Year) as of December 31, 2013, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on this supplemental schedule.

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

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the custodians, 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.

Wright Ford Young & Co.

WRIGHT FORD YOUNG & CO.
Irvine, California
September 30, 2014

CON AM 401(k) RETIREMENT PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2013 AND 2012

	2013	2012
ASSETS:		
Investments, at fair value:		
Registered investment companies	$ 16,497,711	$ 13,209,955
Guaranteed income fund	4,236,914	3,586,955
Total investments	20,734,625	16,796,910
Receivables:		
Employer contributions	143,813	129,224
Notes receivable from participants	960,722	900,956
Total receivables	1,104,535	1,030,180
Total assets	21,839,160	17,827,090
LIABILITIES:		
Corrective distributions	44,831	33,858
NET ASSETS AVAILABLE FOR BENEFITS	$ 21,794,329	$ 17,793,232

See accompanying independent auditors' report and notes to the financial statements.

CON AM 401(k) RETIREMENT PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED DECEMBER 31, 2013

Additions to net assets attributed to:	
Investment earnings:	
Net appreciation in fair value of investments	$ 2,846,320
Interest income	72,745
Dividend income	123,519
Other income	4,000
Total investment earnings	3,046,584
Interest income on notes receivable from participants	36,049
Contributions:	
Participant	1,620,134
Employer	386,571
Rollover	450,604
Total contributions	2,457,309
Total additions	5,539,942
Deductions from net assets attributed to:	
Benefits paid to participants	1,420,621
Administrative expenses	46,154
Participant notes deemed distributed	72,070
Total deductions	1,538,845
NET INCREASE	4,001,097
NET ASSETS AVAILABLE FOR BENEFITS, beginning of year	17,793,232
NET ASSETS AVAILABLE FOR BENEFITS, end of year	$ 21,794,329

See accompanying independent auditors' report and notes to the financial statements.

CON AM 401(k) RETIREMENT PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2013 AND 2012

1. DESCRIPTION OF PLAN

The following description of the Con Am 401(k) Retirement Plan (the Plan) provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering substantially all employees, as defined in the plan document, of Con Am Management Corporation (the Company). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. Prior to April 2, 2012, employees who primarily perform duties at the corporate or regional office (Corporate associates) may enter the Plan on April 1st or October 1st coinciding with or following their date of hire. Prior to April 2, 2012, employees who perform duties at one or more of the managed communities (Community associates) may enter the Plan on April 1st coinciding with or following their date of hire. Starting on April 2, 2012, both Corporate associates and Community associates may enter the Plan on the first day of each calendar month coinciding with or following one month of service.

Administration

The Plan is administered by the Company.

Contributions

Each year, participants may elect to contribute up to 100% of eligible compensation, not to exceed the limits of the Internal Revenue Code (IRC). Participants direct the investment of their contributions into various investment options offered by the Plan. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans.

The Company may make matching contributions to the Plan. The non-discretionary matching contributions made to Community associates require the participants to have completed twelve months of service. The discretionary contributions made to Corporate associates require the participants to have completed twelve months of service and be an active employee on the last day of the Plan year.

For the year ended December 31, 2013, the Company made discretionary matching contributions to Corporate associates of 33% of the participant's deferral, up to the first 6% of compensation totaling $140,096. For the year ended December 31, 2013, the Company made non-discretionary matching contributions to Community associates of 50% of the participant's deferral, up to the first 4% of compensation totaling $246,475.

1. DESCRIPTION OF PLAN – (Continued)

Participant Accounts

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

Vesting

Participants are immediately vested in their contributions, plus actual earnings thereon. Vesting in the Company's contributions, plus actual earnings thereon, is based on years of service according to the following schedule:

Years of Service	Vested Percentage
Less than 3	0%
3 or more	100%

Forfeitures

The unvested portion of a terminated participant's account will be forfeited and used to first pay Plan expenses and then to reduce future Company contributions. During 2013, forfeitures in the amount of $14,643 were used to pay Plan expenses. As of December 31, 2013 and 2012, the Plan had available forfeitures of $62,578 and $55,099, respectively.

Notes Receivable from Participants

In the event that a participant incurs a financial hardship or has a specified financial need, as defined by the Plan, participants may borrow from their fund accounts a minimum of $1,000, up to a maximum amount equal to the lesser of $50,000 or 50% of their vested account balance reduced by the highest outstanding loan balance during the previous 12 months. Two loans per participant may be outstanding at any time. Loan terms range from 1 to 5 years or up to 15 years for the purchase of a primary residence. The loans are secured by the balance in the participant's account. The interest rate will generally be the prime interest rate charged by banks as reported by the *U.S Federal Reserve* on the last business day of a calendar quarter effective for loans made on and after the first business day of the subsequent quarter plus 1%. Principal and interest is paid ratably through payroll deductions.

1. DESCRIPTION OF PLAN – (Continued)

Payment of Benefits

On termination of service due to death, disability, retirement or other defined reasons, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account or an annuity. Participants may also elect to rollover their account to another tax deferred account or remain in the Plan until they are legally required to begin taking distributions. All vested account balances exceeding $1,000, but not exceeding $5,000, may be rolled into an Individual Retirement Account. All vested account balances not exceeding $1,000 may be immediately distributed in a lump-sum payment. With the plan administrator's approval, participants may withdraw all or part of their aggregate contributions in the event of financial hardship.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

As described in guidance issued by the Financial Accounting Standards Board (FASB) for reporting of fully benefit-responsive investment contracts held by certain investment companies, 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 fair value of the investment contracts and the adjustment of the fully benefit-responsive investment contracts from fair value to contract value are required to be reported in the statements of net assets available for benefits. As of December 31, 2013 and 2012, the custodians of the Plan have represented that the fair value of the guaranteed income fund is equal to the contract value as the crediting interest rate is reset semi-annually including the last day of the plan year. The crediting interest rate at December 31, 2013 and 2012 is comparable to other fully benefit-responsive guaranteed income funds. Further, the plan sponsor has no intention of terminating the Plan or the guaranteed income fund investment option, thus contract termination charges are not required to be considered when determining fair value. Therefore, as of December 31, 2013 and 2012, there is no adjustment from fair value to contract value for the fully benefit-responsive investment contract in the statements of net assets available for benefits. The statement of changes in net assets available for benefits are prepared on a contract value basis.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – (Continued)

Investments 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. See Note 3 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.

Notes Receivable from Participants

Notes receivable from participants represent participant loans that are recorded at their unpaid principal balance plus accrued but unpaid interest. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2013 or 2012. Delinquent participant loans are reclassified as distributions based upon the terms of the plan agreement.

Other Income

Other income includes reimbursements from the Plan's custodians under a plan expense reimbursement account. These reimbursements may either be used to pay Plan expenses or allocated to participants' accounts.

Plan Fees and Administrative Expenses

Plan fees and administrative expenses (exclusive of investment related expenses and certain transaction fees) are generally paid by the Plan, unless paid by the Company.

Payment of Benefits

Benefits are recorded when paid.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of changes in net assets available for benefits during the reporting period. Actual results could differ from those estimates.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – (Continued)

Subsequent Events

The Company has evaluated subsequent events through the date of the independent auditors' report, which is the date the accompanying financial statements were available to be issued.

3. FAIR VALUE MEASUREMENTS

The FASB 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 lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under this framework 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.

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

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

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 and 2012.

3. FAIR VALUE MEASUREMENTS – (Continued)

Registered investment companies: These investments are public investment vehicles valued using the NAV provided by the administrator of the fund. The NAV is based on the value of the underlying assets owned by the fund, minus its liabilities, and then divided by the number of shares outstanding. The NAV is a quoted price in an active market and should be classified within level 1 of the valuation hierarchy.

Guaranteed income fund: Valued at contract value which equals fair value as a fair value adjustment does not apply upon discontinuance. Contract value represents deposits made to the contract, plus earnings at guaranteed crediting rates, less withdrawals and fees. The guaranteed income fund is classified within level 3 of the valuation hierarchy because the inputs are unobservable and significant to the fair value measurement.

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:

Description	Total	Level 1	Level 2	Level 3
December 31, 2013				
Registered investment companies:				
Fixed Income	$ 3,113,169	$ 3,113,169	$ -	$ -
International Stock	3,864,641	3,864,641	-	-
Large Cap Stock	5,949,934	5,949,934	-	-
Mid Cap Stock	2,069,726	2,069,726	-	-
Small Cap Stock	1,500,241	1,500,241	-	-
Total registered investment companies	16,497,711	16,497,711	-	-
Guaranteed income fund	4,236,914	-	-	4,236,914
Total investments at fair value	$ 20,734,625	$ 16,497,711	$ -	$ 4,236,914

3. FAIR VALUE MEASUREMENTS – (Continued)

Description	Total	Level 1	Level 2	Level 3
December 31, 2012				
Registered investment companies:				
Fixed Income	$ 3,256,772	$ 3,256,772	$ -	$ -
International Stock	2,954,649	2,954,649	-	-
Large Cap Stock	4,502,438	4,502,438	-	-
Mid Cap Stock	1,511,723	1,511,723	-	-
Small Cap Stock	984,373	984,373	-	-
Total registered investment companies	13,209,955	13,209,955	-	-
Guaranteed income fund	3,586,955	-	-	3,586,955
Total investments at fair value	$ 16,796,910	$ 13,209,955	$ -	$3,586,955

In regards to the classification of investment options offered by the Plan, there were no reclassifications in or out of level 1, 2, or 3 during the year ended December 31, 2013.

The following table sets forth a summary of changes in the fair value of the Plan's level 3 investment for the year ended December 31, 2013.

	Income Fund
Balance, beginning of period	$ 3,586,955
Purchases	913,144
Interest	72,745
Sales	(333,989)
Fees	(1,941)
Balance, end of year	$ 4,236,914

The following table represents the Plan's level 3 investment, the valuation techniques used to measure the fair value of the investment, and the significant unobservable inputs and the ranges of values for those inputs:

Instrument	*Fair Value*	*Principal Valuation Method*	*Unobservable Inputs*	*Range of Significant Unobservable Inputs*
Guaranteed Income Fund	$ 4,236,914	Fair Value = Contract Value	Earnings at guaranteed crediting rate	Gross guaranteed crediting rate must be greater than contractual minimum crediting rate of 1.5%

3. FAIR VALUE MEASUREMENTS – (Continued)

The interest crediting rate is calculated based upon many factors, including current economic and market conditions, the general interest rate environment, and both the expected and actual experience of a reference portfolio within the issuer's general account. Key factors that could influence future interest crediting rates are changes in interest rates, and default or credit failures of the securities underlying the Guaranteed Income Fund's (GIF) cash flows.

4. TAX STATUS

The Company adopted a Prototype Non-Standardized Profit Sharing Plan which received a favorable opinion letter from the Internal Revenue Service (IRS), on March 31, 2008, which stated that the Plan, as then designed, was in accordance with applicable sections of the IRC. The Plan has since been amended. The Company believes the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2013, 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.

5. PARTY-IN-INTEREST TRANSACTIONS

The Plan allows for transactions with certain parties who may perform services or have fiduciary responsibilities to the Plan. Certain Plan investments are managed by Prudential Retirement Insurance and Annuity Company (Prudential) and Prudential Bank & Trust, F.S.B. (Prudential F.S.B.). The Plan paid $46,154 in administrative expenses, including $37,695 in contract administration fees to Prudential and Prudential F.S.B. during 2013. The Plan issues loans to participants, which are secured by the balances in the participants' accounts. The Company paid certain other administrative expenses of the Plan. These transactions qualify as party-in-interest transactions for which a statutory exemption exists.

6. PLAN TERMINATION

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

7. INVESTMENT CONTRACT WITH INSURANCE COMPANY

As of December 31, 2013 and 2012, the Plan held assets of $4,236,914 and $3,586,955, respectively, in the Guaranteed Income Fund with Prudential. Prudential maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The guaranteed investment contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

As described in Note 2, because the guaranteed investment contract is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the guaranteed investment contract. Contract value, as reported to the Plan by Prudential, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting interest rate is based on a formula agreed upon with the issuer, but it may not be less than 1.50%. Such interest rates are reviewed on a semi-annual basis for resetting.

There are no events which could limit the ability of the Plan to transact at contract value with the issuer. In rare circumstances, the issuer has the right to pay contract value over time. The guaranteed investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

	2013	2012
Average yields:		
Based on actual earnings	1.80%	1.90%
Based on interest rate credited to participants	1.80%	1.81%

8. RISKS AND UNCERTAINTIES

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

9. INFORMATION CERTIFIED BY THE PLAN'S CUSTODIANS

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

9. INFORMATION CERTIFIED BY THE PLAN'S CUSTODIANS – (Continued)

Accordingly, Prudential and Prudential F.S.B., the custodians of the Plan, have certified to the completeness and accuracy of the following information which is included in the financial statements and supplemental schedule as of December 31, 2013 and 2012 and for the year ended December 31, 2013:

	2013	2012
Registered investment companies	$ 16,497,711	$ 13,209,955
Guaranteed income fund	4,236,914	3,586,955
Notes receivable from participants	960,722	900,956
Net appreciation in fair value of investments	2,846,320	n/a
Interest	72,745	n/a
Dividends	123,519	n/a
Interest income on notes receivable from participants	36,049	n/a

10. INVESTMENTS

The following table presents investments that represent 5% or more of the Plan's net assets at December 31, 2013 and 2012:

	2013
Guaranteed Income Fund	$ 4,236,914
Loomis Sayles Value Fund	2,713,390
American Funds EuroPacific Growth Fund	3,289,477
Goldman Sachs Growth Opportunities Fund	1,117,410
Wells Fargo Advantage Growth Fund	2,630,027
PIMCO Total Return Fund	2,953,383

	2012
Guaranteed Income Fund	$ 3,586,955
Loomis Sayles Value Fund	2,004,858
American Funds EuroPacific Growth Fund	2,489,039
Wells Fargo Advantage Growth Fund	1,987,324
PIMCO Total Return Fund	2,929,830

For the year ended December 31, 2013, the Plan's investments in registered investment companies (including investments bought, sold and held during the year) appreciated in value by $2,846,320.

11. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

	2013	2012
Net assets available for benefits per the financial statements	$ 21,794,329	$ 17,793,232
Less contributions receivable	(143,813)	(129,224)
Add accrual of corrective distributions per the financial statements	44,831	33,858
Net assets available for benefits per Form 5500	$ 21,695,347	$ 17,697,866

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

Net increase per the financial statements	$ 4,001,097
Add 2013 accrual of corrective distributions	44,831
Add 2012 contributions receivable	129,224
Less 2012 accrual of corrective distributions	(33,858)
Less 2013 contributions receivable	(143,813)
Net increase per Form 5500	$ 3,997,481

CON AM 401(k) RETIREMENT PLAN

PLAN FEIN#: 95-3809553

PLAN # 001

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2013

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
*	Prudential Retirement Insurance & Annuity Co.	Guaranteed Income Fund	**	$ 4,236,914
*	Prudential Bank & Trust, F.S.B.	Prudential Stock Index Fund	**	335,559
*	Prudential Bank & Trust, F.S.B.	Dreyfus International Stock Index Fund	**	308,451
*	Prudential Bank & Trust, F.S.B.	Dreyfus Small Cap Stock Index Fund	**	81,321
*	Prudential Bank & Trust, F.S.B.	Dreyfus Mid Cap Index Fund	**	125,065
*	Prudential Bank & Trust, F.S.B.	Fidelity Advisor Government Income Fund	**	159,786
*	Prudential Bank & Trust, F.S.B.	JP Morgan Disciplined Equity Select Fund	**	270,958
*	Prudential Bank & Trust, F.S.B.	Loomis Sayles Value Fund	**	2,713,390
*	Prudential Bank & Trust, F.S.B.	American Funds EuroPacific Growth Fund	**	3,289,477
*	Prudential Bank & Trust, F.S.B.	Goldman Sachs Growth Opportunities Fund	**	1,117,410
*	Prudential Bank & Trust, F.S.B.	RidgeWorth Mid Cap Value Equity Fund	**	827,251
*	Prudential Bank & Trust, F.S.B.	Wells Fargo Advantage Growth Fund	**	2,630,027
*	Prudential Bank & Trust, F.S.B.	Lord Abbett Developing Growth Fund	**	735,413
*	Prudential Bank & Trust, F.S.B.	T Rowe Price Small Cap Stock Fund	**	164,063
*	Prudential Bank & Trust, F.S.B.	PIMCO Total Return Fund	**	2,953,383
*	Prudential Bank & Trust, F.S.B.	Oppenheimer Developing Markets Fund	**	266,713
*	Prudential Bank & Trust, F.S.B.	Target Small Cap Value Fund	**	519,444
*	Participant Loans	Interest rates ranging from 4.25% to 8.75%	-	960,722
				$ 21,695,347

* A party-in-interest as defined by ERISA.

** Disclosure of this information is not required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA when the account is participant directed.

See accompanying independent auditors' report and notes to the financial statements.