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
PETERSON HOLDING CO. INCENTIVE RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 07/01/1977

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

PETERSON HOLDING CO.

955 MARINA BLVD.
SAN LEANDRO, CA 94577-3440

2b Employer Identification Number (EIN)
94-2420293

2c Sponsor's telephone number
510-357-6200

2d Business code (see instructions)
423800

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.	10/13/2014	ELIZABETH HAISLEY
	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**	1178
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**	992
b	Retired or separated participants receiving benefits	**6b**	61
c	Other retired or separated participants entitled to future benefits	**6c**	197
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	1250
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	6
f	Total. Add lines **6d** and **6e**.	**6f**	1256
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	901
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	5
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:
2A 2E 2J 2K 3D 3H

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

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

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

b General Schedules

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

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

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

A Name of plan PETERSON HOLDING CO. INCENTIVE RETIREMENT PLAN	**B** Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 PETERSON HOLDING CO.	**D** Employer Identification Number (EIN) 94-2420293

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

D.G. QUINLAN

68-0369875

(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?
35 38 49 50 70	NONE	55440	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

MILLIMAN

91-0675641

(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 17 38 50 64	NONE	60682	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

RBC WEALTH MANAGEMENT

41-1416330

(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 50	NONE	111199	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

WILMINGTON TRUST

51-0099033

(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?
21	TRUSTEE	39522	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

ARMANINO LLP

94-6214841

(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 50	NONE	18682	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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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
PETERSON HOLDING CO. INCENTIVE RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
PETERSON HOLDING CO.

D Employer Identification Number (EIN)
94-2420293

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	128753	387908
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)	787382	782330
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	2202454	1148956
(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)	9814685	12103023
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		452767
(B) Common	1c(4)(B)	88422807	106150831
(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)		522131
(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)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	101356081	121547946
	Liabilities			
g	Benefit claims payable	1g	98542	339550
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		2883
k	Total liabilities (add all amounts in lines 1g through1j)	1k	98542	342433
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	101257539	121205513

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)	782330	
	(B) Participants	2a(1)(B)	3227872	
	(C) Others (including rollovers)	2a(1)(C)	2438762	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		6448964
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	207	
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)	758069	
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	5170	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		763446
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)	9146	
	(B) Common stock	2b(2)(B)	4172860	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		4182006
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	6059826	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	4246685	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		1813141
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	13202535	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		13202535

		(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)		
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		26410092
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	6100059	
(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)		6100059
f Corrective distributions (see instructions)	2f		42683
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	174325	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	145051	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		319376
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		6462118
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		19947974
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: ARMANINO LLP (2) EIN: 94-6214841

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		1000000
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
PETERSON HOLDING CO. INCENTIVE RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
PETERSON HOLDING CO.

D Employer Identification Number (EIN)
94-2420293

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): 51-0099033

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):

Peterson Holding Company
Incentive Retirement Plan

Financial Statements
And Supplemental Schedule

As of December 31, 2013 and 2012
And for the Year Ended December 31, 2013

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INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees
Peterson Holding Company Incentive Retirement Plan
San Leandro, California

Report on the Financial Statements

We have audited the accompanying financial statements of the Peterson Holding Company Incentive Retirement Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2013, 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.

Auditor's Responsibility

Our responsibility is to express an opinion on the 2013 financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matters 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 on the 2013 financial statements.

Basis for Disclaimer of Opinion on the 2013 Financial Statements

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

Disclaimer of Opinion on the 2013 Financial Statements

Because of the significance of the matters described in the Basis for Disclaimer of Opinion on the 2013 Financial Statements paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2013 financial statements. Accordingly, we do not express an opinion on the 2013 financial statements.

Other Matters-Report on Supplemental Schedules and Report on 2012 Financial Statements

The supplemental schedule of Schedule H, Part IV, Line 4(i) - Schedule of Assets (Held at End of Year) is required by the Department of Labor's (DOL) 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 on the 2013 Financial Statements paragraph, we do not express an opinion on the supplemental schedule referred to above.

We have audited the accompanying statement of net assets available for benefits of Peterson Holding Company Incentive Retirement Plan as of December 31, 2012, and in our report dated October 7, 2013, we expressed our opinion that such financial statement presents fairly, in all material respects, the net assets available for benefits of Peterson Incentive Retirement Plan as of December 31, 2012, and changes in net assets available for benefits for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Report on Form and Content in Compliance With DOL Rules and Regulations for 2013 Financial Statements

The form and content of the information included in the 2013 financial statements and supplemental schedule, other than that derived from the information certified by the custodian, 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.

Armanino LLP

Armanino[LLP]
San Ramon, California

October 6, 2014

PETERSON HOLDING COMPANY INCENTIVE RETIREMENT PLAN
Statements of Net Assets Available for Benefits
December 31, 2013 and 2012

ASSETS

	2013	2012
Cash	$ 387,908	$ 128,753
Investments, at fair value		
Common stock	97,647,942	79,974,712
Corporate bonds	12,103,023	9,814,685
Closed end funds	2,751,006	3,575,125
Other equity investments	6,196,327	4,872,970
Cash management fund	1,157,279	2,202,454
Total investments, at fair value	119,855,577	100,439,946
Receivables		
Dividends and interest	247,079	202,744
Employer contributions	782,330	787,382
Notes receivable from participants	522,131	-
Total receivables	1,551,540	990,126
Total assets	121,795,025	101,558,825
Liabilities		
Miscellaneous payable	2,883	-
Net assets available for benefits	$ 121,792,142	$ 101,558,825

The accompanying notes are an integral part of these financial statements.

PETERSON HOLDING COMPANY INCENTIVE RETIREMENT PLAN
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2013

Additions to net assets attributed to	
Contributions	
Participant contributions	$ 3,227,872
Employer contributions	782,330
Participant rollover contributions	2,438,762
Total contributions	6,448,964
Investment income	
Net appreciation in fair value of assets	13,202,535
Net gain on sale of assets	1,813,141
Dividends	4,182,006
Interest	807,574
Other income	207
Total investment income	20,005,463
Total additions	26,454,427
Deductions from net assets attributed to	
Benefits paid to participants	5,859,051
Corrective distributions	42,683
Administrative fees and expenses	319,376
Total deductions	6,221,110
Increase in net assets available for benefits	20,233,317
Net assets available for benefits, beginning of year	101,558,825
Net assets available for benefits, end of year	$ 121,792,142

The accompanying notes are an integral part of these financial statements.

1. Description of the Plan

The following description of the Peterson Holding Company Incentive Retirement Plan (the "Plan") is provided for general information purposes only. Participants should refer to the Plan agreement for more complete information.

General

The Plan, a defined contribution plan sponsored by Peterson Holding Company and Affiliates (the "Company" or "Employer"), qualified under Section 401 of the Internal Revenue Code (the "Code"), was established effective July 1, 1977. The Plan is designed to provide benefits to certain employees of the Company in the event of retirement, disability, and death. Company contributions are made in the form of matching and discretionary contributions and are determined annually by the Board of Directors. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Plan administration

During 2012, RBC Wealth Management, a division of RBC Capital Markets ("RBC"), had custodial responsibility for the Plan's assets. The Company's Incentive Retirement Plan Administrative Committee (the "Committee") is the trustee and is responsible for making investment decisions. Under the authority of the Committee, investments may be made in, but are not limited to, common stocks, corporate and government obligations, closed end mutual funds, commercial paper, and real and personal property.

Effective March 30, 2012, the Plan appointed the Wilmington Trust Retirement and Institutional Services Company ("Wilmington") as new custodian for the Plan. RBC continues to act as the securities advisor to the Plan. As part of its custodial services to the Plan, Wilmington unitizes the assets of the Plan such that each participant's account consists of a specified number of units in the Plan's investment portfolio. Wilmington computes the daily price of a unit based upon the end-of-day market prices of each investment in the Plan's portfolio. The value of each participant's account is computed each day and each participant transaction is based upon the daily price of a unit in the Plan.

Eligibility

Effective April 1, 2013, the Plan was amended to allow for immediate eligibility to participate in the Plan. Employees are eligible on their date of hire to sign up to make a 401(k) deferral. The Plan continues to require that participants complete one year of service, as defined, in order to participate in employer matching and discretionary contributions, except for (1) employees covered by a collective bargaining agreement, (2) certain non-resident aliens, or (3) employees who were previously not treated as employees of the Employer.

1. Description of the Plan (continued)

Participant contributions

Maximum allowed deferral amounts were $17,500 and $17,000 for 2013 and 2012 respectively. Participants over the age of 50 may also contribute an additional $5,500 to the Plan for 2013 and 2012.

Participants are allowed to make rollover contributions from other qualified employer-sponsored retirement plans with the approval of the Employer.

Employer contributions

Employer matching contributions are discretionary. The Company elected to make a discretionary employer matching contribution in the amount of $782,330 for the year ended December 31, 2013.

The Company may elect to make a discretionary profit sharing contribution to the Plan. Employees must complete one year of service with the Company in order to be eligible to receive the profit sharing contribution. The Company did not elect to make a discretionary profit sharing contribution in 2013.

Participant accounts

Individual accounts are maintained for each Plan participant. Each participant's account consists of units in the Plan's investment portfolio with the units being priced each day based upon the end-of-day market price of each investment. Additional units are purchased with the participant's contributions; the Company's matching contribution and the allocation of any Company discretionary profit sharing contributions. Units are sold to pay each participant's share of administrative expenses that are charged to the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account balance.

Investments

The Plan investments are not participant-directed; therefore, all contributions are included under one uniform investment policy. The investment objective is to diversify long-term investments so as to maximize returns with minimum risk of significant losses. The asset allocation policy includes utilizing the following combination of securities: common stocks, corporate bonds, government bonds, commercial property, real and personal property, and closed end mutual funds.

Vesting

Balances arising from participants' pre-tax contributions, rollovers and earnings thereon are vested immediately. Employees vest in the Company contributions at ten percent for each of the first two years and twenty percent for each of the next four years. Company contributions become fully vested after six years of service as defined, or upon death, disability or normal retirement at age 62.

1. Description of the Plan (continued)

Forfeitures

Forfeited balances are first used to reduce administrative expenses before reducing future Company contributions. Forfeited non-vested accounts at December 31, 2013 and 2012 totaled $15,826 and $12,868, respectively. Forfeitures were not used to reduce Company contributions to the Plan during the years ended December 31, 2013 and 2012. Forfeitures totaling $48,975 occurred during the year ended December 31, 2013 and forfeitures totaling $51,280 were used to reduce administrative expenses during the year ended December 31, 2013.

Payment of benefits

On termination of service, death, disability, retirement or any date following the attainment of age 59 ½, the Plan provides that a participant receive vested benefits in the form of a lump sum payment, installment payments, or a combination thereof. If a participant's account balance is less than or equal to $1,000, the participant has the option to rollover the balance to another qualified plan or will receive payment in a lump sum, within a reasonable time in accordance with the provisions of the plan. If the account balance is over $1,000, the participant must consent to either a distribution paid in the form of a lump-sum payment, a direct rollover into another qualified plan, installment payments over a period not longer than life expectancy or postpone payment to a later date and remain in the Plan as described in the Plan document.

For the years ended December 31, 2013 and 2012, amounts allocated to accounts of persons who have elected to withdraw from the Plan, but have not been paid, were $339,550 and $98,542, respectively. See Note 9 for reconciliation to Form 5500.

Notes receivable from participants

Effective September 1, 2013, the Plan was amended to allow for Participant Loans. Participants may borrow from their vested accounts a minimum of $1,000 up to a maximum amount that equals the lesser of $50,000 or 50% of the value of their vested account balance. All loans must be repaid within 5 years. The loans are secured by the remaining vested balance in the participant's account and bear an interest rate that is equal to the prime rate at the time the loan is taken plus 2%. Principal and interest are paid ratably through semi-monthly payroll deductions. Loans outstanding during 2013 bear interest at rates of 5.25%.

2. Summary of Significant Accounting Policies

Basis of accounting

The accompanying financial statements have been prepared on the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America.

2. Summary of Significant Accounting Policies (continued)

Investment valuation and income recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 8 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 (depreciation) 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 are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the plan document.

Benefits

Benefits are recorded when paid.

Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Accordingly, actual results could differ from those estimates.

Risks and uncertainties

The Plan invests in various securities including common stocks, corporate bonds, government bonds, commercial property, real and personal property, and closed end mutual funds. Investment securities, in general, are exposed to various risks, such as interest rates, credit, and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities in the near term could materially affect the amounts reported in the statements of net assets available for benefits and changes in net assets available for benefits.

Administrative expenses

Most administrative expenses are paid by the Plan.

3. Information Prepared and Certified by Custodian

In accordance with Section 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the custodian certified information regarding the cost and fair value of all investments at December 31, 2013, and custodian investment transactions entered into during the year ended December 31, 2013, which was used in the preparation of the accompanying financial statements and supplemental schedule.

4. Investments

No individual investment exceeded 5% of net assets available for benefits at December 31, 2013 or 2012.

During the year ended December 31, 2013, the fair value of the Plan's directed investments (including gains and losses on investments bought and sold during the year) appreciated in value as follows:

Common stock	$14,139,895
Corporate bonds	1,219,031
Other investments	(343,250)
Net appreciation in fair value	$15,015,676

5. Income Tax Status

The Plan has been qualified and is exempt from income taxes; therefore, no provision for income tax has been included in the Plan's financial statements. The Internal Revenue Service has determined and informed the Company by letter dated August 12, 2010, that the Plan is designed in accordance with applicable sections of the Code. The Company is not aware of any events which would cause the Plan to become disqualified in operation and believes the Plan is designed and is currently being operated in compliance with the applicable requirements of the Code.

Accounting principles generally accepted in the United States of America require the Plan's management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon an examination by the Internal Revenue Service. No uncertain positions have been identified that would require the recognition of a tax liability (or asset) or disclosure in the financial statements as of December 31, 2013 and 2012. The Plan is subject to routine audits by applicable taxing jurisdictions; however, there are currently no audits for any tax periods in progress. Employer believes the Plan is no longer subject to income tax examinations for 2009 and prior years.

6. Plan Termination

While the Company has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA. In the event of Plan termination or complete discontinuance of Company contributions, the individual accounts of all participants, after payment of any applicable expenses, would become fully vested and non-forfeitable.

7. Party-in-Interest Transactions

The Plan reimburses the Company monthly for certain plan administrative expenses paid by the Company and, therefore, these transactions qualify as exempt party-in-interest transactions. Such administrative expenses were $- and $3,209 in 2013 and 2012, respectively. In addition, the Plan has among its investments certain funds managed by RBC. RBC is a securities advisor as defined by the Plan and, therefore, these transactions qualify as exempt party-in-interest transactions.

8. Fair Value Measurements

The Plan's valuation methodologies were applied to all of its investments carried at fair value. Fair value is based upon quoted market prices, where available. If listed prices or quotes are not available, fair value is based upon models that primarily use, as inputs, market-based or independently sourced market parameters, including yield curves, interest rates, volatilities, equity or debt prices, foreign exchange rates and credit curves.

The Plan defines fair value as the price that would be received from selling an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Generally Accepted Accounting Principles establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to measurements involving significant unobservable inputs (Level 3 measurements). The three levels of fair value hierarchy are as follows:

- Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the Company has the ability to access at the measurement date.

- Level 2 inputs are inputs other than Level 1 either directly or indirectly, such as quoted prices in active markets for similar assets or liabilities, quoted prices for identical or similar assets or liabilities in markets that are not active, or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.

8. Fair Value Measurements (continued)

- Level 3 inputs are unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level 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 to the methodologies used at December 31, 2013 and 2012.

Cash and cash management funds are valued at the closing price or the amount held on deposit by the custodian bank where quoted prices are available in an active market and are classified as Level 1.

Common stocks, both U.S. and International, closed end mutual funds, other equity investments, and corporate bonds are valued at the closing price reported on the major market on which the individual securities are traded. All common stock, closed end mutual funds, other equity investments, and corporate bonds are classified within Level 1 of the valuation hierarchy.

Investments measured at fair value on a recurring basis consisted of the following types of instruments as of December 31, 2013:

	Level 1	Level 2	Level 3	Total
Money market fund	$ 1,157,279	$ -	$ -	$ 1,157,279
Equities				
Domestic stock	86,563,769	-	-	86,563,769
International stock	11,084,173	-	-	11,084,173
Real estate stock	6,196,327	-	-	6,196,327
Fixed income				
Corporate bonds	12,557,823	-	-	12,557,823
Closed end mutual funds	2,296,206	-	-	2,296,206
Total	$119,855,577	$ -	$ -	$119,855,577

8. Fair Value Measurements (continued)

Investments measured at fair value on a recurring basis consisted of the following types of instruments as of December 31, 2012:

	Level 1	Level 2	Level 3	Total
Money market fund	$ 2,202,454	$ -	$ -	$ 2,202,454
Equities				
Domestic stock	70,957,991	-	-	70,957,991
International stock	9,016,721	-	-	9,016,721
Real estate stock	4,872,970	-	-	4,872,970
Fixed income				
Corporate bonds	9,814,685	-	-	9,814,685
Closed end mutual funds	3,575,125	-	-	3,575,125
Total	$100,439,946	$ -	$ -	$100,439,946

9. Reconciliation of Financial Statements to Form 5500

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

	2013	2012
Net assets available for benefits per the financial statements	$121,792,142	$101,558,825
Payment of benefits recorded in Form 5500 in the current year	(339,550)	(98,542)
Interest and dividends accrual not recorded in Form 5500	(247,079)	(202,744)
Net assets available for benefits per Form 5500	$121,205,513	$101,257,539

9. Reconciliation of Financial Statements to Form 5500 (continued)

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

	2013	2012
Increase in net assets per financial statements	$20,233,317	$7,815,330
Payment of benefits recorded in Form 5500 in the current year	(339,550)	(98,542)
Interest and dividends accrual reversal from prior year	202,744	185,472
Payment of benefits recorded reversal from prior year	98,542	-
Interest and dividends accrual not recorded in Form 5500 in current year	(247,079)	(202,744)
Increase in net assets per the Form 5500	$19,947,974	$7,699,516

10. Subsequent Events

The Plan administrator has evaluated subsequent events through October 6, 2014, the date the financial statements were available to be issued.

Effective January 1, 2014, the plan was amended to add an automatic enrollment feature for newly hired employees. New employees, except for those whose terms of employment are under a collective bargaining agreement are automatically enrolled in the 401(k) portion of the plan at the rate of 2.5% of eligible compensation as defined by the Plan, unless the employee elects a different rate, including zero.

Effective January 1, 2014, the Plan's vesting schedule for Profit Sharing and Matching accounts was amended to be as follows:

Years of Service	Vested %
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

SUPPLEMENTAL SCHEDULE

PETERSON HOLDING COMPANY INCENTIVE RETIREMENT PLAN
Schedule H, Part IV, Item 4(i) - Schedule of Assets (Held at Year End)
EIN: 94-2420293; Plan 001
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
*	RBC Prime Money Market Fund	Money Market Mutual Fund	$ 1,157,279	$ 1,157,279
	Bonds and Fixed Income			
	Blackrock Core Bd Trust	Closed End Fund	862,303	785,680
	Blackrock Income Oppty Trust	Closed End Fund	892,080	766,300
	Duff & Phelps Util Cp Bd	Closed End Fund	1,029,501	744,226
	Qwest Corp	Corporate Bonds, Due 06-01-53, 6.125%	509,665	454,800
	Madison Gas & Electric C	Corporate Bonds, Due 02-15-28, 7.70%	5,850	6,086
	Missouri Pac RR	Corporate Bonds, Due 01-01-20, 4.75%	50,782	88,555
	Puget Sound Energy Inc	Corporate Bonds, Due 06-15-18, 6.74%	187,751	234,251
	Puget Sound Energy Inc	Corporate Bonds, Due 03-09-29, 7.00%	197,255	243,514
	Gulf Mobile & Ohio RR Co Income DEB A	Corporate Bonds, Due 12-01-56, 5.00%	198,535	183,000
	AT&T Inc.	Corporate Bonds, Due 03-15-29, 6.50%	262,757	334,719
	Qwest Corp	Corporate Bonds, Due 11-15-43, 7.13%	292,506	283,692
	Qwest Corp	Corporate Bonds, Due 11-10-26, 7.20%	295,506	302,250
	Qwest Corp	Corporate Bonds, Due 09-15-25, 7.25%	296,511	317,790
	US West Communications	Corporate Bonds, Due 09-15-33, 6.88%	278,332	296,250
	Ford Motor Company	Corporate Bonds, Due 11-01-46, 7.40%	488,911	597,800
	Ford Motor Company	Corporate Bonds, Due 02-15-28, 6.63%	367,674	556,250
	Ford Motor Company	Corporate Bonds, Due 01-15-32, 8.90%	437,738	645,815
	Ford Motor Company	Corporate Bonds, Due 07-16-31, 7.45%	407,362	605,880
	Frontier Communications	Corporate Bonds, Due 07-01-35, 7.45%	483,506	430,340
	Frontier Communications	Corporate Bonds, Due 11-01-25, 7.00%	494,525	477,500
	Newmont Mining Corp	Corporate Bonds, Due 10-01-39, 6.25%	465,631	459,375
	US Steel Corp	Corporate Bonds, Due 06-01-37, 6.65%	466,256	440,000
	Ford Motor Company	Corporate Bonds, Due 11-15-25, 7.13%	378,852	670,647
	Centurylink Inc	Corporate Bonds, Due 03-15-42, 7.65%	658,131	594,959
	Centurytel Inc	Corporate Bonds, Due 09-15-39, 7.60%	671,136	774,989
	Ford Motor Company	Corporate Bonds, Due 08-01-26, 7.50%	543,574	918,013
	Ford Motor Company	Corporate Bonds, Due 10-01-28, 6.63%	571,030	843,875
	Ford Motor Company	Corporate Bonds, Due 02-01-29, 6.38%	566,684	807,473
	Citizens Communications Co	Corporate Bonds, Due 08-15-31, 9.00%	981,024	990,000
		Total Bonds and Fixed Income	13,341,368	14,854,029
	US Securities			
	3M Co.	Common Stock	441,964	1,262,250
	Abbott Laboratories	Common Stock	794,190	1,149,900
	Allstate Corp	Common Stock	487,729	1,036,260
	Ameren Corp	Common Stock	836,224	904,000
	American Electric Power Co	Common Stock	687,849	934,800
	Amerigas Partners-LP	Common Stock	603,647	935,970
	Anadarko Pete Corp.	Common Stock	163,326	951,840
	Apple Inc	Common Stock	951,586	1,122,040
	At&t Inc	Common Stock	655,817	1,089,960
	Baxter Intl Inc	Common Stock	471,639	1,078,025
	Bristol-Myers Squibb Co	Common Stock	480,442	1,036,425
	Caterpillar Inc	Common Stock	713,076	908,100
	Centerpoint Energy Inc	Common Stock	856,291	1,182,180
	Chevron Corp	Common Stock	321,522	1,136,681
	Cisco Systems Inc	Common Stock	892,047	942,060
	Citigroup Inc	Common Stock	859,694	1,094,310
	Coca-Cola Company	Common Stock	609,100	1,115,370
	Colgate-Palmolive	Common Stock	610,130	1,304,200
		Forward	11,436,273	19,184,371

PETERSON HOLDING COMPANY INCENTIVE RETIREMENT PLAN
Schedule H, Part IV, Item 4(i) - Schedule of Assets (Held at Year End)
EIN: 94-2420293; Plan 001
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
		Forward	$ 11,436,273	$ 19,184,371
	US Securities (continued)			
	Conoco Phillips	Common Stock	290,830	918,450
	Consolidated Edison	Common Stock	634,501	829,200
	Costco Wholesale Corp-New	Common Stock	344,213	1,368,730
	CSX Corp	Common Stock	825,943	1,006,950
	Disney Walt Co	Common Stock	375,008	1,107,800
	Dow Chemical Corp	Common Stock	632,133	1,287,600
	DTE Energy Co	Common Stock	499,726	1,128,630
	E I Du Pont De Nemours & Co	Common Stock	560,884	1,234,430
	Eli Lilly & Company	Common Stock	689,784	1,045,500
	Emerson Electric Co	Common Stock	835,081	1,228,150
	Enbridge Energy Partners LP	Common Stock	690,735	836,360
	Energy Transfer Partners	Common Stock	951,771	1,019,050
	Enterprise Products Pptns LP	Common Stock	425,966	1,259,700
	EV Energy Partner LP	Common Stock	683,509	665,028
	Exxon-Mobil Corporation	Common Stock	569,075	1,163,800
	Freeport-Mcmoran Inc	Common Stock	946,267	1,018,980
	Frontier Communications Corp	Common Stock	1,024,825	744,000
	General Electric Co	Common Stock	669,703	1,401,500
	General Motors Co	Common Stock	646,697	1,205,665
	Hawaiian Electric Industries	Common Stock	639,642	859,980
	Honeywell International	Common Stock	492,643	1,050,755
	Intel Corporation	Common Stock	826,269	1,103,088
	Johnson & Johnson	Common Stock	258,090	1,053,285
	JPMorgan Chase & Co	Common Stock	770,802	1,111,120
	Kinder Morgan Energypartners L.P. Com Un	Common Stock	544,663	903,392
	Linn Energy LLC - Units	Common Stock	763,094	982,201
	Magellan Midstream Partners	Common Stock	292,405	1,075,590
	Marathon Petroleum Corp	Common Stock	455,433	1,238,355
	Martin Midstream Partners LP	Common Stock	799,753	1,112,800
	Merck & Company Inc	Common Stock	523,475	1,298,848
	Metlife Inc	Common Stock	594,024	647,040
	Microsoft Corporation	Common Stock	583,278	1,010,070
	Newmont Mining Corp	Common Stock	651,670	529,690
	Norfolk Southern Co.	Common Stock	753,743	1,030,413
	Old Republic International Corp.	Common Stock	987,969	1,416,140
	Oracle Corp	Common Stock	414,278	1,262,580
	Pepco Holdings	Common Stock	794,188	784,330
	Pepsico Inc	Common Stock	741,299	953,810
	Petsmart Inc.	Common Stock	660,920	1,200,375
	Pfizer Incorporated	Common Stock	628,333	995,475
	Phillips 66	Common Stock	629,255	1,249,506
	Plains All American Pipeline LP	Common Stock	447,618	1,232,126
	PNC Financial Svc Group	Common Stock	811,292	1,140,426
	Procter & Gamble Co	Common Stock	636,893	911,792
	RR Donnelley & Sons Co	Common Stock	856,244	1,368,900
	Southern Company	Common Stock	681,508	781,090
	Targa Resources Partners LP	Common Stock	616,549	1,202,900
	Teco Energy Inc	Common Stock	594,734	810,280
	Texas Instruments Inc	Common Stock	930,576	1,141,660
	Travelers Cos Inc	Common Stock	614,257	633,780
	DNP Select Income Fund Inc	Common Stock	844,432	715,920
	UIL Holdings Corp	Common Stock	676,118	891,250
	Union Pacific Corp.	Common Stock	711,760	1,091,867
		Forward	45,960,131	74,444,728

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		Forward	$ 45,960,131	$ 74,444,728
	US Securities (continued)			
	United Parcel Service	Common Stock	698,681	1,103,340
	United Technologies Corp.	Common Stock	636,499	1,138,000
	US Bancorp - Del	Common Stock	771,494	1,252,400
	Vanguard Natural Resources	Common Stock	746,289	873,792
	Verizon Communications	Common Stock	548,942	1,007,370
	Wal-Mart Stores Inc	Common Stock	623,301	1,062,315
	Waste Management Inc	Common Stock	869,804	1,103,802
	Wells Fargo & Co New	Common Stock	646,867	1,248,500
	Westar Energy Inc.	Common Stock	489,087	965,100
	Williams Partners LP	Common Stock	324,417	823,932
	Windstream Holdings Inc	Common Stock	824,100	562,590
	Xcel Energy Inc	Common Stock	426,672	977,900
		Total	53,566,284	86,563,769
	International Securities			
	Astrazeneca Plc Sponsored Adr	Common Stock	626,960	1,009,290
	BCE Inc Com	Common Stock	1,056,046	1,082,250
	Canadian Natural Resources	Common Stock	955,439	944,136
	Cenovus Energy Inc	Common Stock	728,990	762,090
	Encana Corp	Common Stock	1,210,186	848,350
	Glaxosmithkline Plc Ads	Common Stock	505,469	987,715
	Suncor Energy Inc	Common Stock	967,343	925,320
	Royal Dutch Shell PLC - ADR A	Common Stock	276,757	755,462
	Royal Dutch Shell PLC - ADR B	Common Stock	653,030	751,100
	Schlumberger Ltd	Common Stock	229,628	991,210
	StatoilHydro Asa-Spon Adr	Common Stock	954,759	887,260
	Vodafone Group Plc ADR	Common Stock	541,978	1,139,990
		Total	8,706,585	11,084,173
		Total Common Stock	62,272,869	97,647,942
	Real Estate Stock			
	Agree Realty Corp	Real Estate Stock	645,161	899,620
	American Capital Agency Corp	Real Estate Stock	767,833	511,185
	Annaly Capital Management Inc	Real Estate Stock	956,615	518,440
	Anworth Mortgage Asset	Real Estate Stock	757,975	492,570
	Hatteras Financial Corp	Real Estate Stock	696,856	424,840
	Kimco Realty Corp	Real Estate Stock	870,652	1,046,750
	Health Care REIT Inc	Real Estate Stock	926,793	749,980
	MFA Financial Inc	Real Estate Stock	638,112	545,032
	Realty Income Corp	Real Estate Stock	312,815	1,007,910
		Total Real Estate Stock	6,572,812	6,196,327
			83,344,328	119,855,577
	Notes receivable from participants	Participant Loans, Interest Rate - 5.25%	522,131	522,131
		Grand Total		$ 120,377,708

* Indicates a party-in-interest

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	Old Republic International Corp.	Common Stock	987,969	1,416,140
	Oracle Corp	Common Stock	414,278	1,262,580
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	Pfizer Incorporated	Common Stock	628,333	995,475
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	RR Donnelley & Sons Co	Common Stock	856,244	1,368,900
	Southern Company	Common Stock	681,508	781,090
	Targa Resources Partners LP	Common Stock	616,549	1,202,900
	Teco Energy Inc	Common Stock	594,734	810,280
	Texas Instruments Inc	Common Stock	930,576	1,141,660
	Travelers Cos Inc	Common Stock	614,257	633,780
	DNP Select Income Fund Inc	Common Stock	844,432	715,920
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	US Securities (continued)			
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	United Technologies Corp.	Common Stock	636,499	1,138,000
	US Bancorp - Del	Common Stock	771,494	1,252,400
	Vanguard Natural Resources	Common Stock	746,289	873,792
	Verizon Communications	Common Stock	548,942	1,007,370
	Wal-Mart Stores Inc	Common Stock	623,301	1,062,315
	Waste Management Inc	Common Stock	869,804	1,103,802
	Wells Fargo & Co New	Common Stock	646,867	1,248,500
	Westar Energy Inc.	Common Stock	489,087	965,100
	Williams Partners LP	Common Stock	324,417	823,932
	Windstream Holdings Inc	Common Stock	824,100	562,590
	Xcel Energy Inc	Common Stock	426,672	977,900
		Total	53,566,284	86,563,769
	International Securities			
	Astrazeneca Plc Sponsored Adr	Common Stock	626,960	1,009,290
	BCE Inc Com	Common Stock	1,056,046	1,082,250
	Canadian Natural Resources	Common Stock	955,439	944,136
	Cenovus Energy Inc	Common Stock	728,990	762,090
	Encana Corp	Common Stock	1,210,186	848,350
	Glaxosmithkline Plc Ads	Common Stock	505,469	987,715
	Suncor Energy Inc	Common Stock	967,343	925,320
	Royal Dutch Shell PLC - ADR A	Common Stock	276,757	755,462
	Royal Dutch Shell PLC - ADR B	Common Stock	653,030	751,100
	Schlumberger Ltd	Common Stock	229,628	991,210
	StatoilHydro Asa-Spon Adr	Common Stock	954,759	887,260
	Vodafone Group Plc ADR	Common Stock	541,978	1,139,990
		Total	8,706,585	11,084,173
		Total Common Stock	62,272,869	97,647,942
	Real Estate Stock			
	Agree Realty Corp	Real Estate Stock	645,161	899,620
	American Capital Agency Corp	Real Estate Stock	767,833	511,185
	Annaly Capital Management Inc	Real Estate Stock	956,615	518,440
	Anworth Mortgage Asset	Real Estate Stock	757,975	492,570
	Hatteras Financial Corp	Real Estate Stock	696,856	424,840
	Kimco Realty Corp	Real Estate Stock	870,652	1,046,750
	Health Care REIT Inc	Real Estate Stock	926,793	749,980
	MFA Financial Inc	Real Estate Stock	638,112	545,032
	Realty Income Corp	Real Estate Stock	312,815	1,007,910
		Total Real Estate Stock	6,572,812	6,196,327
			83,344,328	119,855,577
	Notes receivable from participants	Participant Loans, Interest Rate - 5.25%	522,131	522,131
		Grand Total		$ 120,377,708

* Indicates a party-in-interest