

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 2013 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2013 or fiscal plan year beginning <u>01/01/2013</u> and ending <u>12/31/2013</u>	
A This return/report is for:	☐ a multiemployer plan; ☐ a multiple-employer plan; or ☒ a single-employer plan; ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information—enter all requested information				
1a Name of plan <u>GROUP DEKKO RETIREMENT PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>08/07/1987</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>08/07/1987</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>08/07/1987</u>					
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>GROUP DEKKO INC.</u> <u>2505 DEKKO DR.</u> <u>GARRETT, IN 46737</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>35-1784048</u></td> </tr> <tr> <td>2c Sponsor's telephone number <u>260-347-0700</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>423600</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>35-1784048</u>	2c Sponsor's telephone number <u>260-347-0700</u>	2d Business code (see instructions) <u>423600</u>	
2b Employer Identification Number (EIN) <u>35-1784048</u>					
2c Sponsor's telephone number <u>260-347-0700</u>					
2d Business code (see instructions) <u>423600</u>					

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2014	MATT CUNNINGHAM
	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 ☒ Same as Plan Sponsor Name ☐ Same as Plan Sponsor Address		3b Administrator's EIN	
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name		3c Administrator's telephone number 4b EIN 4c PN	
5 Total number of participants at the beginning of the plan year		5	797
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	550
b Retired or separated participants receiving benefits		6b	0
c Other retired or separated participants entitled to future benefits.....		6c	232
d Subtotal. Add lines 6a , 6b , and 6c		6d	782
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits		6e	2
f Total. Add lines 6d and 6e		6f	784
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	752
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	101
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 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) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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

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

A Name of plan <u>GROUP DEKKO RETIREMENT PLAN</u>	B Three-digit plan number (PN) <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>GROUP DEKKO INC.</u>	D Employer Identification Number (EIN) <u>35-1784048</u>

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

04-2647786

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

41-1813702

(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)

CLIFTON GUNDERSON

37-0802863

(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 16	CONSULTANT	16700	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65	RECORDKEEPER	6063	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
<p>(d) Enter name and EIN (address) of source of indirect compensation</p> <p>LD ABBETT SMCPVAL A - DST SYSTEMS,</p> <p>43-1581814</p>		
<p>(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.</p> <p>0.40%</p>		
<p>(a) Enter service provider name as it appears on line 2</p> <p>FIDELITY INVESTMENTS INSTITUTIONAL</p>		
<p>(b) Service Codes (see instructions)</p> <p>60</p>		
<p>(c) Enter amount of indirect compensation</p> <p>0</p>		
<p>(d) Enter name and EIN (address) of source of indirect compensation</p> <p>MFS GLOBAL EQUITY R3 - MFS SERVICE</p> <p>04-2865649</p>		
<p>(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.</p> <p>0.50%</p>		
<p>(a) Enter service provider name as it appears on line 2</p> <p>FIDELITY INVESTMENTS INSTITUTIONAL</p>		
<p>(b) Service Codes (see instructions)</p> <p>60</p>		
<p>(c) Enter amount of indirect compensation</p> <p>0</p>		
<p>(d) Enter name and EIN (address) of source of indirect compensation</p> <p>MFS INTL DIVRSN R4 - MFS SERVICE C</p> <p>04-2865649</p>		
<p>(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.</p> <p>0.15%</p>		

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		
MFS TOTAL RETURN R4 - MFS SERVICE	0.15%	
04-2865649		
(a) Enter service provider name as it appears on line 2		
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		
MFS VALUE R4 - MFS SERVICE CENTER	0.15%	
04-2865649		
(a) Enter service provider name as it appears on line 2		
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		
MUNDER MDCPCORE GR Y - BNY MELLON P.O. BOX 9793 PROVIDENCE, RI 02940	0.25%	

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
PIM TOTAL RT INST - BOSTON FINANCI P.O. BOX 8480 BOSTON, MA 02266	0.03%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
WF STABLE VALUE 94-6751924	0.25%	
(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.	

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:

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

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

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2013 This Form is Open to Public Inspection
For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013		
A Name of plan GROUP DEKKO RETIREMENT PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 GROUP DEKKO INC.		D Employer Identification Number (EIN) 35-1784048

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	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	696454	677690
(9) Value of interest in common/collective trusts	1c(9)	3721686	3199556
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	24666515	27351010
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	0	0

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	29084655	31228256

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	29084655	31228256
---	-----------	----------	----------

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)	391751	
(B) Participants	2a(1)(B)	929904	
(C) Others (including rollovers)	2a(1)(C)	5673	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1327328
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	32770	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		32770
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1152926	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1152926
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(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)	0	
(B) Other	2b(5)(B)	0	
(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)		37916
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		3902386
c Other income.....	2c		0
d Total income. Add all income amounts in column (b) and enter total.....	2d		6453326

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	4307934	
(2) To insurance carriers for the provision of benefits.....	2e(2)	0	
(3) Other.....	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		4307934
f Corrective distributions (see instructions).....	2f		28920
g Certain deemed distributions of participant loans (see instructions).....	2g		23952
h Interest expense.....	2h		0
i Administrative expenses: (1) Professional fees.....	2i(1)	0	
(2) Contract administrator fees.....	2i(2)	0	
(3) Investment advisory and management fees.....	2i(3)	3	
(4) Other.....	2i(4)	22767	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		22770
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		4383576

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		2069750
l Transfers of assets:			
(1) To this plan.....	2l(1)		73851
(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: CLIFTONLARSONALLEN LLP

(2) EIN: 41-0746749

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		3000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.		X	

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

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

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

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

Part V Trust Information (optional)

6a Name of trust	6b Trust's EIN

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2013 This Form is Open to Public Inspection.
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For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

A Name of plan <u>GROUP DEKKO RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>GROUP DEKKO INC.</u>	D Employer Identification Number (EIN) <u>35-1784048</u>

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>04-6568107</u>	
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3

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

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

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
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Part IV	ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?.....	☐ Yes	☐ No

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): _____

**GROUP DEKKO
RETIREMENT PLAN
Garrett, Indiana**

**FINANCIAL STATEMENTS
December 31, 2013 and 2012**

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CliftonLarsonAllen LLP
9339 Priority Way West Drive, Suite 200
Indianapolis, IN 46240
317-574-9100 | fax 317-574-9707
www.CLAconnect.com

INDEPENDENT AUDITORS' REPORT

Plan Administrator
Group Dekko Retirement Plan
Garrett, Indiana

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Group Dekko Retirement Plan, which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Fidelity Management Trust Company, the trustee of the plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2013 and 2012, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

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



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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 (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* paragraph, we do not express an opinion on the 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 trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

A handwritten signature in cursive script that reads "CliftonLarsonAllen LLP".

Indianapolis, Indiana
October 8, 2014

GROUP DEKKO RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2013 and 2012

ASSETS			
		<u>2013</u>	<u>2012</u>
PARTICIPANT - DIRECTED INVESTMENTS, AT FAIR VALUE		\$ 30,576,198	\$ 28,496,271
RECEIVABLES			
Notes receivable from participants		<u>677,690</u>	<u>696,454</u>
Total assets		<u>31,253,888</u>	<u>29,192,725</u>
 NET ASSETS AVAILABLE FOR BENEFITS AT FAIR VALUE		 31,253,888	 29,192,725
Adjustment from fair value to contract value for fully benefit-responsive investment contracts		<u>(25,632)</u>	<u>(108,070)</u>
NET ASSETS AVAILABLE FOR BENEFITS		<u>\$ 31,228,256</u>	<u>\$ 29,084,655</u>

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

GROUP DEKKO RETIREMENT PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Years Ended December 31, 2013 and 2012

	<u>2013</u>	<u>2012</u>
ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Investment income:		
Net appreciation in value of investments	\$ 3,940,301	\$ 2,483,832
Interest and dividends	<u>1,152,927</u>	<u>557,931</u>
Total investment income	<u>5,093,228</u>	<u>3,041,763</u>
Interest income from notes receivable from participants	<u>32,770</u>	<u>42,145</u>
Contributions:		
Participant	929,904	811,184
Company	391,751	338,667
Rollover	5,673	17,699
Other	<u>73,851</u>	<u>-</u>
Total contributions	<u>1,401,179</u>	<u>1,167,550</u>
Total additions	<u>6,527,177</u>	<u>4,251,458</u>
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits paid to participants	4,336,854	3,452,927
Deemed distributions (post defaulted payments received)	23,952	(8,235)
Administrative expenses	<u>22,770</u>	<u>23,419</u>
Total deductions	<u>4,383,576</u>	<u>3,468,111</u>
NET INCREASE	2,143,601	783,347
NET ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF YEAR	<u>29,084,655</u>	<u>28,301,308</u>
NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR	<u>\$ 31,228,256</u>	<u>\$ 29,084,655</u>

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

**GROUP DEKKO RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2013 and 2012**

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

BASIS OF ACCOUNTING

The financial statements of Group Dekko Retirement Plan (the Plan) are prepared on the accrual basis of accounting.

USE OF ESTIMATES

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect the reported amounts of net assets and changes in net assets available for benefits. Actual results may differ from those estimates.

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 5 for discussion of fair value measurements.

The Plan's interest in the Wells Fargo Stable Value Fund, a fully benefit-responsive investment contract, is stated at fair value and then adjusted to contract value. 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. Therefore, the Statements of Net Assets Available for Benefits present the fair value of the investment contract as well as the adjustment from fair value to contract value in order to comply with this guidance issued by the Financial Accounting Standards Board (the FASB). The Statements of Changes in Net Assets Available for Benefits are prepared on a contract value basis.

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 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. Payments of notes receivable from participants are applied to the specific accounts comprising the balance.

PAYMENT OF BENEFITS

Benefits are recorded when paid.

**GROUP DEKKO RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2013 and 2012**

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

ADMINISTRATIVE EXPENSES

The expenses of administering the Plan, including Trustee fees, legal fees, and other necessary expenses incurred in carrying out the Plan are paid by the Plan, to the extent not paid by Group Dekko Holding, Inc. (the Company).

SUBSEQUENT EVENTS

Management evaluated subsequent events for the Plan through October 8, 2014, the date the financial statements were available to be issued.

NOTE 2 – DESCRIPTION OF PLAN

The following description of the Plan provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

- A. General** – The Plan is a defined contribution plan covering all full-time employees of the Company who have met certain eligibility requirements. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Employees are eligible to participate on the first day of the month after the participant's date of hire.
- B. Contributions** – Participants may make pretax contributions plus catch-up contributions to their accounts through periodic payroll deductions as defined by the Plan document. Contributions are also subject to certain other Internal Revenue Service (IRS) limitations and catch-up provisions for persons over the age of 50 as set forth in the Economic Growth and Tax Relief Reconciliation Act of 2001. At the discretion of the Company, employer contributions can be made to the Plan equal to a uniform percentage of each eligible participant's salary deferral, and/or as a ratio of each participant's eligible compensation to the total eligible compensation paid to all eligible participants. During 2013, a one-time employer discretionary contribution was allocated to participant accounts and is classified as "Other Contributions" on the statement of changes in net assets for the year ended December 31, 2013. For any participant with a balance in the Plan as of June 16, 2013, the participant's account balance at that time was the basis for the allocation. The proceeds originated from a class-action settlement from MFS Funds to which the Plan was a party.
- C. Participant Accounts** – Each participant's account is credited with the participant's contribution and an allocation of (a) the Company's contribution, (b) the forfeitures of terminated participants' nonvested accounts, and (c) Plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

**GROUP DEKKO RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2013 and 2012**

NOTE 2 – DESCRIPTION OF PLAN (continued)

- D. **Vesting** – Participants are immediately vested in their voluntary contributions plus actual earnings thereon. Vesting in any Company contributions is based on years of service as shown below:

<u>Years of Service</u>	
Less than 3	0%
3 or more	100%

- E. **Notes Receivable from Participants** – Participants may borrow from their account a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. Interest is earned at prime plus 2% on all participant loans except mortgage loans, for which interest is earned at the fixed rate of the Federal Home Loan Mortgage Corporation yield requirement for fifteen years or less. Principal and interest is paid ratably through monthly payroll deductions. In the event that a loan is not repaid within the appropriate repayment period, the participant will be deemed to have received a distribution from his or her account equal to the remaining principal balance and accrued interest outstanding. Terminating or retiring participants with an outstanding loan balance must pay the balance of the loan in full.
- F. **Payment of Benefits** – Upon termination of service due to death, disability or retirement, a participant may elect to receive either one single sum or an installment payment of benefits. Upon termination of service for any other reason, a participant may elect an immediate total distribution of his vested account balance. Otherwise, distribution will be deferred to retirement, except balances not exceeding \$5,000 will be distributed, at the discretion of the Plan administrator, in accordance with the Plan document and applicable Department of Labor (DOL) Rules and Regulations and Internal Revenue Code (IRC). Hardship withdrawals are also available subject to the provisions of the Plan.
- G. **Administrative Expenses** – The Plan's expenses are paid either by the Plan or the Company, as provided by the Plan document. Expenses paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in net appreciation of fair value of investments presented in the accompanying statements of changes in net assets available for benefits.
- H. **Forfeitures** – Forfeitures are retained in the Plan and may first be used to pay administrative expenses. Any remaining amounts may be used to reduce any matching contributions made by the Company or to make discretionary nonelective contributions. The amount of forfeitures used to pay administrative expenses during the Plan year ended December 31, 2013 was \$16,825 (2012; \$18,700). Discretionary nonelective contributions to participants from forfeited nonvested accounts totaled \$336,647 in 2013. No discretionary nonelective contributions to participants were made in 2012. Unused forfeitures as of December 31, 2013 were \$141,508 (2012; \$379,528).

**GROUP DEKKO RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2013 and 2012**

NOTE 2 – DESCRIPTION OF PLAN (continued)

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

NOTE 3 – SUMMARY OF INFORMATION CERTIFIED BY THE TRUSTEE

The Plan administrator has elected the method of annual reporting and compliance permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Fidelity Management Trust Company (Trustee, Fidelity) has certified that the following data included in the accompanying financial statements and supplemental schedule is complete and accurate, except for the adjustment from fair value to contract value for fully benefit-responsive investment contracts:

- a. Total investments as shown in the accompanying statements of net assets available for benefits of \$30,576,198 and \$28,496,271 as of December 31, 2013 and 2012, respectively.
- b. Notes receivable from participants as shown in the accompanying statements of net assets available for benefits of \$677,690 and \$696,454 as of December 31, 2013 and 2012, respectively.
- c. Total investment income as shown in the accompanying statements of changes in net assets available for benefits of \$5,093,228 and \$3,041,763 for the years ended December 31, 2013 and 2012, respectively.
- d. Interest income from notes receivable from participants as shown in the accompanying statements of changes in net assets available for benefits of \$32,770 and \$42,145 for the years ended December 31, 2013 and 2012, respectively.

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule.

**GROUP DEKKO RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2013 and 2012**

NOTE 4 – INVESTMENTS

The Plan's investments that represent 5% or more of the Plan's net assets as of December 31 are as follows:

	<u>2013</u>	<u>2012</u>
Mutual funds:		
PIMCO Total Return	\$ 1,845,408	\$ 1,627,468
Spartan 500 Index Fund	4,766,583	3,766,010
MFS Total Return R4	3,527,453	3,268,203
Lord Abbett Small-Cap Value Fund	**	1,857,444
Fidelity Freedom 2030	6,698,729	6,141,245
Fidelity Freedom 2040	2,394,947	2,220,864
Common collective trust:		
Well Fargo Stable Value Fund*	3,199,556	3,721,686

*This represents contract value which differs from fair value of \$3,225,188 and \$3,829,756 at December 31, 2013 and 2012, respectively.

**The value of this investment did not exceed 5% of the Plan's net assets available for benefits at December 31.

Investment income is comprised of the following for the years ended December 31:

	<u>2013</u>	<u>2012</u>
Net appreciation in fair value of investments in mutual funds	\$ 3,902,386	\$ 2,423,784
Net appreciation in fair value of investments in common collective trust	37,915	60,048
Interest and dividends - Mutual funds	<u>1,152,927</u>	<u>557,931</u>
Total investment income	<u><u>\$ 5,093,228</u></u>	<u><u>\$ 3,041,763</u></u>

NOTE 5 – FAIR VALUE OF FINANCIAL INSTRUMENTS

In determining fair value, the Plan uses various valuation approaches within the generally accepted fair value measurement framework. Fair value measurements are determined based on the assumptions that market participants would use in pricing an asset or liability.

The accepted framework establishes a hierarchy for inputs used in measuring fair value that maximizes the use of observable inputs and minimizes the use of unobservable inputs by requiring that the most observable inputs be used when available.

**GROUP DEKKO RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2013 and 2012**

NOTE 5 – FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)

The following definitions of the levels within the hierarchy are based on the reliability of inputs as follows:

- Level 1 - Valuations based on unadjusted quoted prices for identical assets or liabilities in active markets;
- Level 2 - Valuations based on quoted prices for similar assets or liabilities in active markets, identical assets or liabilities in less active markets, such as dealer or broker markets, inputs other than quoted prices that are observable for assets or liabilities, or 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; and
- Level 3 - Valuations derived from valuation techniques in which one or more significant inputs or significant value drivers are unobservable, such as pricing models, discounted cash flow models and similar techniques not based on market, exchange, dealer or broker-traded transactions.

Following is a description of the valuation methodologies used for instruments measured at fair value and their classification in the valuation hierarchy. There have been no changes in the methodologies used at December 31, 2013 and 2012:

Mutual Funds

Mutual funds listed on a national market or exchange are valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission (SEC). These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded. Such securities are classified within Level 1 of the valuation hierarchy.

Common Collective Trust

Common collective trusts are valued at fair value based on the contractual terms of the underlying contracts. The daily fair value is based on a blend of the underlying contracts' rate of return, which is typically reset quarterly, and is based on the fair market values of the underlying investments. The fund does not have a finite life, unfunded commitments relating to this type of investment, or significant restrictions on redemption, as the fund can be redeemed daily. Such securities are classified within Level 2 of the valuation hierarchy.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while 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.

**GROUP DEKKO RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2013 and 2012**

NOTE 5 – FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)

Following is a description of the nature and risks of the categories of assets by major security type.

Growth funds: Growth funds seek to maximize the value of savings over time by investing in the stocks of companies that have a strong potential for providing above-average earnings growth.

Value funds: Value funds seek to increase the value of savings over time by investment in undervalued, or attractively priced, stocks of well-established companies.

Blended funds: Blended funds seek to increase the value of savings over time by investing in a combination of stocks of companies that have potential for strong earnings growth and stocks of companies that are priced below their expected long-term worth. The Plan offers blended funds in three major categories; domestic, international, and target date. Domestic blended funds invest the majority of assets in stocks of companies in the United States while international blended funds invest the majority of assets in stocks of foreign companies. Target date blended funds invest in a mix of stocks in the United States and abroad, bonds and short-term investments, in order to meet the individual investee's lifestyle, financial needs and investment risk.

Income funds: Income funds seek to provide a steady stream of income, which is reinvested, and in some cases a small amount of growth, by investing in bonds issued by governments and corporations.

Common collective trust funds: Common collective trust funds seek to offer price stability and a steady stream of income, by investing primarily in insurance contracts issued by insurance companies, and investments from other financial institutions and government entities.

The following table presents assets and liabilities of the Plan's investments measured at fair value by classification within the fair value hierarchy as of December 31, 2013:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds:				
Growth funds	\$ 2,667,516	\$ -	\$ -	\$ 2,667,516
Value funds	525,149	-	-	525,149
Blended funds - domestic	6,204,850	-	-	6,204,850
Blended funds - international	395,173	-	-	395,173
Blended funds - target date	11,527,740	-	-	11,527,740
Income funds	<u>6,030,582</u>	<u>-</u>	<u>-</u>	<u>6,030,582</u>
Total mutual funds	27,351,010	-	-	27,351,010
Common collective trust	<u>-</u>	<u>3,225,188</u>	<u>-</u>	<u>3,225,188</u>
Total investments at fair value	<u>\$ 27,351,010</u>	<u>\$ 3,225,188</u>	<u>\$ -</u>	<u>\$ 30,576,198</u>

**GROUP DEKKO RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2013 and 2012**

NOTE 5 – FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)

The following table presents assets and liabilities of the Plan's investments measured at fair value by classification within the fair value hierarchy as of December 31, 2012:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds:				
Growth funds	\$ 2,333,364	\$ -	\$ -	\$ 2,333,364
Value funds	424,307	-	-	424,307
Blended funds - domestic	5,623,454	-	-	5,623,454
Blended funds - international	346,011	-	-	346,011
Blended funds - target date	10,457,987	-	-	10,457,987
Income funds	5,481,392	-	-	5,481,392
Total mutual funds	24,666,515	-	-	24,666,515
Common collective trust	-	3,829,756	-	3,829,756
Total investments at fair value	<u>\$ 24,666,515</u>	<u>\$ 3,829,756</u>	<u>\$ -</u>	<u>\$ 28,496,271</u>

NOTE 6 – RISKS AND UNCERTAINTIES

The Plan may invest 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.

NOTE 7 – PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are shares of mutual funds managed by Fidelity, the trustee of the Plan as of December 31, 2013 and 2012, respectively. These investments qualify as party-in-interest investments/transactions. As described in Note 2, fees incurred by the Plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment. The Plan incurs expenses related to general administration and recordkeeping services which are paid directly to Fidelity. Amounts paid were \$22,770 and \$23,419 for the years ended December 31, 2013 and 2012, respectively. Fidelity is the Plan recordkeeper as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions for which a statutory exemption exists. The Company pays directly any other fees related to the Plan's operations. The Company also provides certain administrative services at no cost to the Plan.

**GROUP DEKKO RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2013 and 2012**

NOTE 8 – TAX STATUS

The Plan obtained its latest determination letter on October 8, 2004, in which the IRS stated that the Plan, as then designed, was in compliance with the applicable requirements of the IRC. Although the Plan has been amended since receiving the determination letter, the plan administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with applicable requirements of the IRC and, therefore, believe that the Plan is qualified and the related trust is tax exempt.

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

This information is an integral part of the accompanying financial statements.

SUPPLEMENTAL SCHEDULE

GROUP DEKKO RETIREMENT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 35-1784048 PLAN NUMBER: 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
Mutual Funds			
MFS Global Equity R3	Regular Mutual Fund	**	\$ 650,574
MFS Value R4	Regular Mutual Fund	**	525,149
MFS Total Return R4	Regular Mutual Fund	**	3,527,453
MFS International Diversification Fund R4	Regular Mutual Fund	**	313,269
Lord Abbett Small-Cap Value Fund A	Regular Mutual Fund	**	1,438,267
Munder Mid-Cap Core Growth Fund	Regular Mutual Fund	**	1,000,512
PIMCO Total Return Inst	Regular Mutual Fund	**	1,845,408
* Fidelity Contrafund	Regular Mutual Fund	**	1,474,136
* Fidelity Freedom Income	Regular Mutual Fund	**	35,589
* Fidelity Freedom 2000	Regular Mutual Fund	**	176,655
* Fidelity Freedom 2005	Regular Mutual Fund	**	50,837
* Fidelity Freedom 2010	Regular Mutual Fund	**	218,370
* Fidelity Freedom 2015	Regular Mutual Fund	**	391,147
* Fidelity Freedom 2025	Regular Mutual Fund	**	323,688
* Fidelity Freedom 2020	Regular Mutual Fund	**	663,054
* Fidelity Freedom 2030	Regular Mutual Fund	**	6,698,729
* Fidelity Freedom 2035	Regular Mutual Fund	**	114,283
* Fidelity Freedom 2040	Regular Mutual Fund	**	2,394,947
* Fidelity Freedom 2045	Regular Mutual Fund	**	191,048
* Fidelity Freedom 2050	Regular Mutual Fund	**	145,989
* Fidelity Freedom 2055	Regular Mutual Fund	**	123,404
Spartan Extended Market Index Fund	Regular Mutual Fund	**	192,868
Spartan Intl Idx Advtg	Regular Mutual Fund	**	81,904
Spartan 500 Index Advtg	Regular Mutual Fund	**	4,766,583
Spartan US Bond Index Advtg	Regular Mutual Fund	**	7,147
Common Collective Trust			
Wells Fargo Stable Value Fund	Investment Contracts	**	3,225,188
Notes Receivable from Participants			
* Participant loans	Interest rates of 5.25% - 7.00% with maturities through March 2033	**	677,690
			<u>\$ 31,253,888</u>

* Indicates party-in-interest to the Plan

** Participant-directed accounts, cost information has been omitted.



CliftonLarsonAllen LLP
www.CLAconnect.com

Group Dekko Retirement Plan Committee
Group Dekko Retirement Plan
Garrett, Indiana

We have conducted a Department of Labor limited-scope audit of the financial statements of Group Dekko Retirement Plan (the Plan) as of and for the year ended December 31, 2013, and have issued our report thereon dated October 8, 2014. 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 prepared and certified to by Fidelity Management Trust Company, the trustee, in accordance with Department of Labor Regulation 2520.103-5, other than comparing the information with the related information included in the financial statements. Because of the significance of the information that we did not audit, we are unable to, and have not, expressed an opinion on those financial statements and supplemental schedule taken as a whole. We have previously communicated to you information about our responsibilities under auditing standards generally accepted in the United States of America, as well as certain information related to the planned scope and timing of our audit. Professional standards also require that we communicate to you the following information related to our audit.

Significant audit findings

Qualitative aspects of accounting practices

Accounting policies

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by Group Dekko Retirement Plan are described in Note 1 to the financial statements.

No new accounting policies were adopted and the application of existing policies was not changed during 2013.

We noted no transactions entered into by the Plan during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. There were no accounting estimates affecting the financial statements which were particularly sensitive or required substantial judgments by management.

Financial statement disclosures

Certain financial statement disclosures are particularly sensitive because of their significance to financial statement users. There were no particularly sensitive financial statement disclosures.

The financial statement disclosures are neutral, consistent, and clear.

Difficulties encountered in performing the audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

Uncorrected misstatements

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. Management did not identify and we did not notify them of any uncorrected financial statement misstatements.

Corrected misstatements

Management did not identify and we did not notify them of any financial statement misstatements detected as a result of audit procedures.

Disagreements with management

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditors' report. No such disagreements arose during our audit.

Management representations

We have requested certain representations from management that are included in the attached management representation letter dated October 8, 2014.

Management consultations with other independent accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the Plan's financial statements or a determination of the type of auditors' opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. We were informed by management that there were no consultations with other accountants.

Significant issues discussed with management prior to engagement

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to engagement as the Plan's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our engagement.

Other audit findings or issues

We have provided a separate letter to you dated October 8, 2014, communicating internal control related matters identified during the audit.

Other information in documents containing audited financial statements

With respect to the supplemental schedule required by the Department of Labor accompanying the financial statements, we performed certain audit procedures, as we considered necessary, to express an opinion on whether the form and content of the information included in the supplemental schedule,

other than that derived from the information certified by the trustee, is 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. Also, as required by professional standards, we read the supplemental schedule required by the Department of Labor in order to identify material inconsistencies between the audited financial statements and the supplemental schedule. We did not identify any material inconsistencies between the supplemental schedule and the audited financial statements.

Other information is being included in documents containing the audited financial statements and the auditors' report thereon. Our responsibility for such other information does not extend beyond the financial information identified in our auditors' report. We have no responsibility for determining whether such other information is properly stated and do not have an obligation to perform any procedures to corroborate other information contained in such documents. As required by professional standards, we read the Form 5500 (the other information) in order to identify material inconsistencies between the audited financial statements and the other information. We did not identify any material inconsistencies between the other information and the audited financial statements.

Our auditors' opinion, the audited financial statements, and the notes to financial statements should only be used in their entirety. Inclusion of the audited financial statements in a document you prepare, such as an annual report, should be done only with our prior approval and review of the document.

* * *

This communication is intended solely for the information and use of the Group Dekko Retirement Plan Committee and management of Group Dekko Retirement Plan, and is not intended to be, and should not be, used by anyone other than these specified parties.

CliftonLarsonAllen LLP

Indianapolis, Indiana

October 8, 2014

CliftonLarsonAllen LLP
9339 Priority Way West Drive, Suite 200
Indianapolis, IN 46240

This representation letter is provided in connection with your audits of the financial statements and supplemental schedule of Group Dekko Retirement Plan (the Plan), which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statements of changes in net assets available for benefits of the Plan for the years then ended, and the related notes to the financial statements. As permitted by Regulation 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), we have instructed you not to perform any auditing procedures with respect to information prepared and certified to by Fidelity Management Trust Company, the trustee, in accordance with DOL Regulation 2520.103-5, except for comparing the information with the related information included in the financial statements and supplemental schedule. Because of the significance of the information which you did not audit, we understand that you will not express an opinion on the financial statements and supplemental schedule as a whole.

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information that, in light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by the omission or misstatement.

We confirm, to the best of our knowledge and belief, as of October 8, 2014, the following representations made to you during your audits.

Financial Statements

- We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated April 1, 2014, for the preparation and fair presentation of the financial statements and related notes in accordance with U.S. GAAP and for the fair presentation of the accompanying supplemental schedule in conformity with the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA). The notes to the financial statements include all disclosures required by laws and regulations to which the Plan is subject.
- We acknowledge and have fulfilled our responsibility for 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.
- We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.
- Significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable.

- Significant estimates have been appropriately accounted for and disclosed in accordance with the requirements of U.S. GAAP. Significant estimates are estimates at the financial statement date that could change materially within the next year.
- Related party relationships and transactions, including transactions with parties-in-interest, as defined by ERISA section 3(14) and regulations thereunder, have been appropriately accounted for and disclosed in accordance with the requirements of U.S. GAAP.
- All significant plan amendments, adopted during the period or subsequent to the date of the financial statements, and their effects on benefits and net assets have been disclosed in the financial statements.
- No events have occurred subsequent to the financial statement date and through the date of this letter that would require adjustment to, or disclosure in, the financial statements.
- We have not identified or been notified of any uncorrected financial statement misstatements.
- We are not aware of any pending or threatened litigation, claims, or assessments or unasserted claims or assessments that are required to be accrued or disclosed in the financial statements in accordance with U.S. GAAP, and we have not consulted a lawyer concerning litigation, claims, or assessments.
- There are no other matters (e.g., breach of fiduciary responsibilities, nonexempt transactions, loans or leases in default, or events that may jeopardize the tax status of the Plan) that legal counsel have advised us that must be disclosed.
- There are no—
 - Non-exempt party-in-interest transactions [as defined in ERISA section 3(14) and regulations under the section] that were not disclosed in the supplemental schedule or financial statements.
 - Investments or loans in default or considered to be uncollectible that were not disclosed in the supplemental schedule.
 - Reportable transactions [as defined in ERISA section 103(b)(3)(H) and regulations under that section] that were not disclosed in the supplemental schedule.
- Receivables recorded in the financial statements represent valid claims against debtors for transactions arising on or before the financial statement date and have been reduced to their estimated net realizable value.
- We have no plans or intentions that may materially affect the carrying value or classification of assets and liabilities.
- We have no intentions to terminate the Plan.
- We have no intentions to terminate benefit responsive investment contracts.

Information Provided

- We have provided you with:
 - Access to all information, of which we are aware, that is relevant to the preparation and fair presentation of the financial statements such as records, documentation, and other matters.
 - Additional information that you have requested from us for the purpose of the audit.
 - Unrestricted access to persons within the Plan from whom you determined it necessary to obtain audit evidence.
 - Plan instruments, trust agreements, insurance contracts, or investment contracts and amendments to such documents entered into during the year, including amendments to comply with applicable laws.
 - Complete minutes of the meetings of the Group Dekko Retirement Plan Committee, or summaries of actions of recent meetings for which minutes have not yet been prepared.
- There have been no communications from regulatory agencies concerning noncompliance with, or deficiencies in, financial reporting practices.
- All material transactions have been recorded in the accounting records and are reflected in the financial statements.
- We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.
- We have no knowledge of any fraud or suspected fraud that affects the Plan and involves:
 - Management;
 - Employees who have significant roles in internal control; or
 - Others when the fraud could have a material effect on the financial statements.
- We have no knowledge of any allegations of fraud, or suspected fraud, affecting the Plan's financial statements communicated by employees, former employees, participants, regulators, beneficiaries, service providers, third-party administrators, or others.
- We have no knowledge of any instances of noncompliance or suspected noncompliance with laws and regulations (including ERISA, DOL, and IRS regulations) whose effects should be considered when preparing financial statements.
- We are not aware of any pending or threatened litigation, claims, or assessments, or unasserted claims or assessments, that are required to be accrued or disclosed in the financial statements in accordance with U.S. GAAP, and we have not consulted a lawyer concerning litigation, claims, or assessments.

- There are no other material liabilities or gain or loss contingencies that are required to be accrued or disclosed in accordance with U.S. GAAP.
- We have disclosed to you the identity of the Plan's related parties and all the related party relationships and transactions, including transactions with parties-in-interest, as defined by ERISA section 3(14) and regulations thereunder, of which we are aware.
- The Plan has satisfactory title to all owned assets which are recorded at fair value, and there are no liens, encumbrances, or security interests requiring disclosure in the financial statements, nor has any asset been pledged as collateral.
- The Plan has complied with all aspects of contractual agreements that would have a material effect on the financial statements in the event of noncompliance.
- All required filings of plan and trust documents with the appropriate agencies have been made.
- The Plan obtained its latest determination letter on October 8, 2004, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the plan administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, they believe that the Plan was qualified and the related trust was tax-exempt as of the financial statement date.
- The Plan and the trust established under the Plan is qualified under the appropriate section of the Internal Revenue Code and we intend to continue them as a qualified plan and trust. The plan sponsor has operated the Plan and trust in a manner that did not jeopardize this tax status. Required nondiscrimination testing related to Code Section 401(k) and 401(m) arrangements, as applicable, has been completed for the Plan, and any excess deferrals or contributions have been disposed of in accordance with regulations.
- The Plan has complied with the Department of Labor's regulations concerning the timely remittance of participant contributions to trusts containing assets for the Plan.
- The Plan has complied with the fidelity bonding requirements of ERISA.
- We have obtained appropriate fee disclosures from covered service providers and have concluded the fees are reasonable, and we are in compliance with DOL regulations regarding ERISA section 408(b)(2).
- We have apprised you of all communications, whether written or oral, with regulatory agencies concerning the operation of the Plan.
- We acknowledge our responsibility for presenting the supplemental schedule in accordance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, and we believe the supplemental schedule, including its form and content, is fairly presented in accordance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

- We have obtained the service auditor's report from our service organization Fidelity Workplace Services LLC. We have reviewed such report, including the complementary user controls. We have implemented the relevant user controls, and they were in operation for the years ended December 31, 2013 and 2012.
- We understand that you prepared the trial balance for use during the audit and that your preparation of the trial balance was limited to formatting information into a working trial balance based on management's chart of accounts.
- As part of your audit, you prepared the draft financial statements, related notes, and supplemental schedule. We have designated an individual who possesses suitable skill, knowledge, and/or experience to understand and oversee your services; have made all management judgments and decisions; and have assumed all management responsibilities. We have evaluated the adequacy and results of the service. We have reviewed, approved, and accepted responsibility for those financial statements and related notes.

Signature: MWD Coghlan Title: Benefits & Compensation Specialist

Signature: Charlene Moore Title: Corporate Controller



CliftonLarsonAllen LLP
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Group Dekko Retirement Plan Committee and Management
Group Dekko Retirement Plan
Garrett, Indiana

Except as discussed in the following paragraph, in planning and performing our audit of the financial statements of Group Dekko Retirement Plan (the Plan) as of and for the year ended December 31, 2013, in accordance with auditing standards generally accepted in the United States of America, we considered the Plan's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of issuing our report on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, we do not express an opinion on the effectiveness of the Plan's internal control.

We were engaged to perform a DOL limited-scope audit of those 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. Our audit did not include all of the procedures required by auditing standards generally accepted in the United States of America and did not include a consideration of internal control relating to the information prepared and certified to by Fidelity Management Trust Company the trustee, in accordance with DOL Regulation 2520.103-5. Because of the significance of the information that we did not audit, we were unable to, and did not, express an opinion on those financial statements.

Our consideration of internal control was for the limited purpose described in the preceding paragraphs and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and, therefore, material weaknesses or significant deficiencies may exist that were not identified. In addition, because of inherent limitations in internal control, including the possibility of management override of controls, misstatements due to fraud or error may occur and not be detected by such controls. However, as discussed below, we identified a deficiency in internal control that we consider to be a significant deficiency.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the plan's financial statements will not be prevented, or detected and corrected, on a timely basis.

Significant deficiency

A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance. We consider the following deficiency, which was identified and communicated in a prior period and remedial action has not yet been taken, in the Plan's internal control to be a significant deficiency:

- **Preparation of Financial Statements** – The Plan engages CliftonLarsonAllen to assist in preparing its financial statements and accompanying disclosures. However, as independent

auditors, CliftonLarsonAllen cannot be considered part of the Plan's internal control. As part of its internal control over the preparation of its financial statements, including disclosures, the Plan has implemented a comprehensive review procedure to ensure that the financial statements, including disclosures, are complete and accurate. Such review procedures should be performed by an individual possessing a thorough understanding of applicable generally accepted accounting principles and knowledge of the Plan's activities and operations. The Plan's personnel may have not monitored recent accounting developments to the extent necessary to enable them to review the Plan's financial statements and related disclosures, to provide a high level of assurance that potential omissions or other errors that are less than material, but more than inconsequential, would be identified and corrected.

The identified significant deficiency is not considered to be a material weakness.

We will review the status of this comment during our next audit engagement. We have already discussed this comment and suggestions with various Plan personnel, and we will be pleased to discuss it in further detail at your convenience, to perform any additional study of this matter, or to assist you in implementing the recommendations.

* * *

This communication is intended solely for the information and use of Plan management, the Group Dekko Retirement Plan Committee, and others within the Plan, and is not intended to be, and should not be, used by anyone other than these specified parties.

CliftonLarsonAllen LLP

Indianapolis, Indiana
October 8, 2014

**GROUP DEKKO
RETIREMENT PLAN
Garrett, Indiana**

**FINANCIAL STATEMENTS
December 31, 2013 and 2012**

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CliftonLarsonAllen LLP
9339 Priority Way West Drive, Suite 200
Indianapolis, IN 46240
317-574-9100 | fax 317-574-9707
www.CLAconnect.com

INDEPENDENT AUDITORS' REPORT

Plan Administrator
Group Dekko Retirement Plan
Garrett, Indiana

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Group Dekko Retirement Plan, which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Fidelity Management Trust Company, the trustee of the plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2013 and 2012, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

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

Other Matter

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 (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* paragraph, we do not express an opinion on the 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 trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

A handwritten signature in cursive script that reads "CliftonLarsonAllen LLP".

Indianapolis, Indiana
October 8, 2014

GROUP DEKKO RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2013 and 2012

ASSETS

	<u>2013</u>	<u>2012</u>
PARTICIPANT - DIRECTED INVESTMENTS, AT FAIR VALUE	\$ 30,576,198	\$ 28,496,271
RECEIVABLES		
Notes receivable from participants	<u>677,690</u>	<u>696,454</u>
Total assets	<u>31,253,888</u>	<u>29,192,725</u>
 NET ASSETS AVAILABLE FOR BENEFITS AT FAIR VALUE	 31,253,888	 29,192,725
Adjustment from fair value to contract value for fully benefit-responsive investment contracts	<u>(25,632)</u>	<u>(108,070)</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 31,228,256</u>	<u>\$ 29,084,655</u>

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

GROUP DEKKO RETIREMENT PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Years Ended December 31, 2013 and 2012

	<u>2013</u>	<u>2012</u>
ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Investment income:		
Net appreciation in value of investments	\$ 3,940,301	\$ 2,483,832
Interest and dividends	<u>1,152,927</u>	<u>557,931</u>
Total investment income	<u>5,093,228</u>	<u>3,041,763</u>
Interest income from notes receivable from participants	<u>32,770</u>	<u>42,145</u>
Contributions:		
Participant	929,904	811,184
Company	391,751	338,667
Rollover	5,673	17,699
Other	<u>73,851</u>	<u>-</u>
Total contributions	<u>1,401,179</u>	<u>1,167,550</u>
Total additions	<u>6,527,177</u>	<u>4,251,458</u>
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits paid to participants	4,336,854	3,452,927
Deemed distributions (post defaulted payments received)	23,952	(8,235)
Administrative expenses	<u>22,770</u>	<u>23,419</u>
Total deductions	<u>4,383,576</u>	<u>3,468,111</u>
NET INCREASE	2,143,601	783,347
NET ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF YEAR	<u>29,084,655</u>	<u>28,301,308</u>
NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR	<u>\$ 31,228,256</u>	<u>\$ 29,084,655</u>

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

**GROUP DEKKO RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2013 and 2012**

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

BASIS OF ACCOUNTING

The financial statements of Group Dekko Retirement Plan (the Plan) are prepared on the accrual basis of accounting.

USE OF ESTIMATES

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect the reported amounts of net assets and changes in net assets available for benefits. Actual results may differ from those estimates.

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 5 for discussion of fair value measurements.

The Plan's interest in the Wells Fargo Stable Value Fund, a fully benefit-responsive investment contract, is stated at fair value and then adjusted to contract value. 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. Therefore, the Statements of Net Assets Available for Benefits present the fair value of the investment contract as well as the adjustment from fair value to contract value in order to comply with this guidance issued by the Financial Accounting Standards Board (the FASB). The Statements of Changes in Net Assets Available for Benefits are prepared on a contract value basis.

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 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. Payments of notes receivable from participants are applied to the specific accounts comprising the balance.

PAYMENT OF BENEFITS

Benefits are recorded when paid.

**GROUP DEKKO RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2013 and 2012**

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

ADMINISTRATIVE EXPENSES

The expenses of administering the Plan, including Trustee fees, legal fees, and other necessary expenses incurred in carrying out the Plan are paid by the Plan, to the extent not paid by Group Dekko Holding, Inc. (the Company).

SUBSEQUENT EVENTS

Management evaluated subsequent events for the Plan through October 8, 2014, the date the financial statements were available to be issued.

NOTE 2 – DESCRIPTION OF PLAN

The following description of the Plan provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

- A. General** – The Plan is a defined contribution plan covering all full-time employees of the Company who have met certain eligibility requirements. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Employees are eligible to participate on the first day of the month after the participant's date of hire.
- B. Contributions** – Participants may make pretax contributions plus catch-up contributions to their accounts through periodic payroll deductions as defined by the Plan document. Contributions are also subject to certain other Internal Revenue Service (IRS) limitations and catch-up provisions for persons over the age of 50 as set forth in the Economic Growth and Tax Relief Reconciliation Act of 2001. At the discretion of the Company, employer contributions can be made to the Plan equal to a uniform percentage of each eligible participant's salary deferral, and/or as a ratio of each participant's eligible compensation to the total eligible compensation paid to all eligible participants. During 2013, a one-time employer discretionary contribution was allocated to participant accounts and is classified as "Other Contributions" on the statement of changes in net assets for the year ended December 31, 2013. For any participant with a balance in the Plan as of June 16, 2013, the participant's account balance at that time was the basis for the allocation. The proceeds originated from a class-action settlement from MFS Funds to which the Plan was a party.
- C. Participant Accounts** – Each participant's account is credited with the participant's contribution and an allocation of (a) the Company's contribution, (b) the forfeitures of terminated participants' nonvested accounts, and (c) Plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

**GROUP DEKKO RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2013 and 2012**

NOTE 2 – DESCRIPTION OF PLAN (continued)

- D. **Vesting** – Participants are immediately vested in their voluntary contributions plus actual earnings thereon. Vesting in any Company contributions is based on years of service as shown below:

<u>Years of Service</u>	
Less than 3	0%
3 or more	100%

- E. **Notes Receivable from Participants** – Participants may borrow from their account a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. Interest is earned at prime plus 2% on all participant loans except mortgage loans, for which interest is earned at the fixed rate of the Federal Home Loan Mortgage Corporation yield requirement for fifteen years or less. Principal and interest is paid ratably through monthly payroll deductions. In the event that a loan is not repaid within the appropriate repayment period, the participant will be deemed to have received a distribution from his or her account equal to the remaining principal balance and accrued interest outstanding. Terminating or retiring participants with an outstanding loan balance must pay the balance of the loan in full.
- F. **Payment of Benefits** – Upon termination of service due to death, disability or retirement, a participant may elect to receive either one single sum or an installment payment of benefits. Upon termination of service for any other reason, a participant may elect an immediate total distribution of his vested account balance. Otherwise, distribution will be deferred to retirement, except balances not exceeding \$5,000 will be distributed, at the discretion of the Plan administrator, in accordance with the Plan document and applicable Department of Labor (DOL) Rules and Regulations and Internal Revenue Code (IRC). Hardship withdrawals are also available subject to the provisions of the Plan.
- G. **Administrative Expenses** – The Plan's expenses are paid either by the Plan or the Company, as provided by the Plan document. Expenses paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in net appreciation of fair value of investments presented in the accompanying statements of changes in net assets available for benefits.
- H. **Forfeitures** – Forfeitures are retained in the Plan and may first be used to pay administrative expenses. Any remaining amounts may be used to reduce any matching contributions made by the Company or to make discretionary nonelective contributions. The amount of forfeitures used to pay administrative expenses during the Plan year ended December 31, 2013 was \$16,825 (2012; \$18,700). Discretionary nonelective contributions to participants from forfeited nonvested accounts totaled \$336,647 in 2013. No discretionary nonelective contributions to participants were made in 2012. Unused forfeitures as of December 31, 2013 were \$141,508 (2012; \$379,528).

**GROUP DEKKO RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2013 and 2012**

NOTE 2 – DESCRIPTION OF PLAN (continued)

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

NOTE 3 – SUMMARY OF INFORMATION CERTIFIED BY THE TRUSTEE

The Plan administrator has elected the method of annual reporting and compliance permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Fidelity Management Trust Company (Trustee, Fidelity) has certified that the following data included in the accompanying financial statements and supplemental schedule is complete and accurate, except for the adjustment from fair value to contract value for fully benefit-responsive investment contracts:

- a. Total investments as shown in the accompanying statements of net assets available for benefits of \$30,576,198 and \$28,496,271 as of December 31, 2013 and 2012, respectively.
- b. Notes receivable from participants as shown in the accompanying statements of net assets available for benefits of \$677,690 and \$696,454 as of December 31, 2013 and 2012, respectively.
- c. Total investment income as shown in the accompanying statements of changes in net assets available for benefits of \$5,093,228 and \$3,041,763 for the years ended December 31, 2013 and 2012, respectively.
- d. Interest income from notes receivable from participants as shown in the accompanying statements of changes in net assets available for benefits of \$32,770 and \$42,145 for the years ended December 31, 2013 and 2012, respectively.

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule.

**GROUP DEKKO RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2013 and 2012**

NOTE 4 – INVESTMENTS

The Plan's investments that represent 5% or more of the Plan's net assets as of December 31 are as follows:

	<u>2013</u>	<u>2012</u>
Mutual funds:		
PIMCO Total Return	\$ 1,845,408	\$ 1,627,468
Spartan 500 Index Fund	4,766,583	3,766,010
MFS Total Return R4	3,527,453	3,268,203
Lord Abbett Small-Cap Value Fund	**	1,857,444
Fidelity Freedom 2030	6,698,729	6,141,245
Fidelity Freedom 2040	2,394,947	2,220,864
Common collective trust:		
Well Fargo Stable Value Fund*	3,199,556	3,721,686

*This represents contract value which differs from fair value of \$3,225,188 and \$3,829,756 at December 31, 2013 and 2012, respectively.

**The value of this investment did not exceed 5% of the Plan's net assets available for benefits at December 31.

Investment income is comprised of the following for the years ended December 31:

	<u>2013</u>	<u>2012</u>
Net appreciation in fair value of investments in mutual funds	\$ 3,902,386	\$ 2,423,784
Net appreciation in fair value of investments in common collective trust	37,915	60,048
Interest and dividends - Mutual funds	<u>1,152,927</u>	<u>557,931</u>
Total investment income	<u><u>\$ 5,093,228</u></u>	<u><u>\$ 3,041,763</u></u>

NOTE 5 – FAIR VALUE OF FINANCIAL INSTRUMENTS

In determining fair value, the Plan uses various valuation approaches within the generally accepted fair value measurement framework. Fair value measurements are determined based on the assumptions that market participants would use in pricing an asset or liability.

The accepted framework establishes a hierarchy for inputs used in measuring fair value that maximizes the use of observable inputs and minimizes the use of unobservable inputs by requiring that the most observable inputs be used when available.

**GROUP DEKKO RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2013 and 2012**

NOTE 5 – FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)

The following definitions of the levels within the hierarchy are based on the reliability of inputs as follows:

- Level 1 - Valuations based on unadjusted quoted prices for identical assets or liabilities in active markets;
- Level 2 - Valuations based on quoted prices for similar assets or liabilities in active markets, identical assets or liabilities in less active markets, such as dealer or broker markets, inputs other than quoted prices that are observable for assets or liabilities, or 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; and
- Level 3 - Valuations derived from valuation techniques in which one or more significant inputs or significant value drivers are unobservable, such as pricing models, discounted cash flow models and similar techniques not based on market, exchange, dealer or broker-traded transactions.

Following is a description of the valuation methodologies used for instruments measured at fair value and their classification in the valuation hierarchy. There have been no changes in the methodologies used at December 31, 2013 and 2012:

Mutual Funds

Mutual funds listed on a national market or exchange are valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission (SEC). These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded. Such securities are classified within Level 1 of the valuation hierarchy.

Common Collective Trust

Common collective trusts are valued at fair value based on the contractual terms of the underlying contracts. The daily fair value is based on a blend of the underlying contracts' rate of return, which is typically reset quarterly, and is based on the fair market values of the underlying investments. The fund does not have a finite life, unfunded commitments relating to this type of investment, or significant restrictions on redemption, as the fund can be redeemed daily. Such securities are classified within Level 2 of the valuation hierarchy.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while 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.

**GROUP DEKKO RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2013 and 2012**

NOTE 5 – FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)

Following is a description of the nature and risks of the categories of assets by major security type.

Growth funds: Growth funds seek to maximize the value of savings over time by investing in the stocks of companies that have a strong potential for providing above-average earnings growth.

Value funds: Value funds seek to increase the value of savings over time by investment in undervalued, or attractively priced, stocks of well-established companies.

Blended funds: Blended funds seek to increase the value of savings over time by investing in a combination of stocks of companies that have potential for strong earnings growth and stocks of companies that are priced below their expected long-term worth. The Plan offers blended funds in three major categories; domestic, international, and target date. Domestic blended funds invest the majority of assets in stocks of companies in the United States while international blended funds invest the majority of assets in stocks of foreign companies. Target date blended funds invest in a mix of stocks in the United States and abroad, bonds and short-term investments, in order to meet the individual investee's lifestyle, financial needs and investment risk.

Income funds: Income funds seek to provide a steady stream of income, which is reinvested, and in some cases a small amount of growth, by investing in bonds issued by governments and corporations.

Common collective trust funds: Common collective trust funds seek to offer price stability and a steady stream of income, by investing primarily in insurance contracts issued by insurance companies, and investments from other financial institutions and government entities.

The following table presents assets and liabilities of the Plan's investments measured at fair value by classification within the fair value hierarchy as of December 31, 2013:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds:				
Growth funds	\$ 2,667,516	\$ -	\$ -	\$ 2,667,516
Value funds	525,149	-	-	525,149
Blended funds - domestic	6,204,850	-	-	6,204,850
Blended funds - international	395,173	-	-	395,173
Blended funds - target date	11,527,740	-	-	11,527,740
Income funds	6,030,582	-	-	6,030,582
Total mutual funds	27,351,010	-	-	27,351,010
Common collective trust	-	3,225,188	-	3,225,188
Total investments at fair value	<u>\$ 27,351,010</u>	<u>\$ 3,225,188</u>	<u>\$ -</u>	<u>\$ 30,576,198</u>

**GROUP DEKKO RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2013 and 2012**

NOTE 5 – FAIR VALUE OF FINANCIAL INSTRUMENTS (continued)

The following table presents assets and liabilities of the Plan's investments measured at fair value by classification within the fair value hierarchy as of December 31, 2012:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds:				
Growth funds	\$ 2,333,364	\$ -	\$ -	\$ 2,333,364
Value funds	424,307	-	-	424,307
Blended funds - domestic	5,623,454	-	-	5,623,454
Blended funds - international	346,011	-	-	346,011
Blended funds - target date	10,457,987	-	-	10,457,987
Income funds	<u>5,481,392</u>	<u>-</u>	<u>-</u>	<u>5,481,392</u>
Total mutual funds	24,666,515	-	-	24,666,515
Common collective trust	<u>-</u>	<u>3,829,756</u>	<u>-</u>	<u>3,829,756</u>
Total investments at fair value	<u>\$ 24,666,515</u>	<u>\$ 3,829,756</u>	<u>\$ -</u>	<u>\$ 28,496,271</u>

NOTE 6 – RISKS AND UNCERTAINTIES

The Plan may invest 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.

NOTE 7 – PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are shares of mutual funds managed by Fidelity, the trustee of the Plan as of December 31, 2013 and 2012, respectively. These investments qualify as party-in-interest investments/transactions. As described in Note 2, fees incurred by the Plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment. The Plan incurs expenses related to general administration and recordkeeping services which are paid directly to Fidelity. Amounts paid were \$22,770 and \$23,419 for the years ended December 31, 2013 and 2012, respectively. Fidelity is the Plan recordkeeper as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions for which a statutory exemption exists. The Company pays directly any other fees related to the Plan's operations. The Company also provides certain administrative services at no cost to the Plan.

GROUP DEKKO RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2013 and 2012

NOTE 8 – TAX STATUS

The Plan obtained its latest determination letter on October 8, 2004, in which the IRS stated that the Plan, as then designed, was in compliance with the applicable requirements of the IRC. Although the Plan has been amended since receiving the determination letter, the plan administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with applicable requirements of the IRC and, therefore, believe that the Plan is qualified and the related trust is tax exempt.

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

This information is an integral part of the accompanying financial statements.

SUPPLEMENTAL SCHEDULE

GROUP DEKKO RETIREMENT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 35-1784048 PLAN NUMBER: 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
Mutual Funds			
MFS Global Equity R3	Regular Mutual Fund	**	\$ 650,574
MFS Value R4	Regular Mutual Fund	**	525,149
MFS Total Return R4	Regular Mutual Fund	**	3,527,453
MFS International Diversification Fund R4	Regular Mutual Fund	**	313,269
Lord Abbett Small-Cap Value Fund A	Regular Mutual Fund	**	1,438,267
Munder Mid-Cap Core Growth Fund	Regular Mutual Fund	**	1,000,512
PIMCO Total Return Inst	Regular Mutual Fund	**	1,845,408
* Fidelity Contrafund	Regular Mutual Fund	**	1,474,136
* Fidelity Freedom Income	Regular Mutual Fund	**	35,589
* Fidelity Freedom 2000	Regular Mutual Fund	**	176,655
* Fidelity Freedom 2005	Regular Mutual Fund	**	50,837
* Fidelity Freedom 2010	Regular Mutual Fund	**	218,370
* Fidelity Freedom 2015	Regular Mutual Fund	**	391,147
* Fidelity Freedom 2025	Regular Mutual Fund	**	323,688
* Fidelity Freedom 2020	Regular Mutual Fund	**	663,054
* Fidelity Freedom 2030	Regular Mutual Fund	**	6,698,729
* Fidelity Freedom 2035	Regular Mutual Fund	**	114,283
* Fidelity Freedom 2040	Regular Mutual Fund	**	2,394,947
* Fidelity Freedom 2045	Regular Mutual Fund	**	191,048
* Fidelity Freedom 2050	Regular Mutual Fund	**	145,989
* Fidelity Freedom 2055	Regular Mutual Fund	**	123,404
Spartan Extended Market Index Fund	Regular Mutual Fund	**	192,868
Spartan Intl Idx Advtg	Regular Mutual Fund	**	81,904
Spartan 500 Index Advtg	Regular Mutual Fund	**	4,766,583
Spartan US Bond Index Advtg	Regular Mutual Fund	**	7,147
Common Collective Trust			
Wells Fargo Stable Value Fund	Investment Contracts	**	3,225,188
Notes Receivable from Participants			
* Participant loans	Interest rates of 5.25% - 7.00% with maturities through March 2033	**	677,690
			<u>\$ 31,253,888</u>

* Indicates party-in-interest to the Plan

** Participant-directed accounts, cost information has been omitted.



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Group Dekko Retirement Plan Committee
Group Dekko Retirement Plan
Garrett, Indiana

We have conducted a Department of Labor limited-scope audit of the financial statements of Group Dekko Retirement Plan (the Plan) as of and for the year ended December 31, 2013, and have issued our report thereon dated October 8, 2014. 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 prepared and certified to by Fidelity Management Trust Company, the trustee, in accordance with Department of Labor Regulation 2520.103-5, other than comparing the information with the related information included in the financial statements. Because of the significance of the information that we did not audit, we are unable to, and have not, expressed an opinion on those financial statements and supplemental schedule taken as a whole. We have previously communicated to you information about our responsibilities under auditing standards generally accepted in the United States of America, as well as certain information related to the planned scope and timing of our audit. Professional standards also require that we communicate to you the following information related to our audit.

Significant audit findings

Qualitative aspects of accounting practices

Accounting policies

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by Group Dekko Retirement Plan are described in Note 1 to the financial statements.

No new accounting policies were adopted and the application of existing policies was not changed during 2013.

We noted no transactions entered into by the Plan during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. There were no accounting estimates affecting the financial statements which were particularly sensitive or required substantial judgments by management.

Financial statement disclosures

Certain financial statement disclosures are particularly sensitive because of their significance to financial statement users. There were no particularly sensitive financial statement disclosures.

The financial statement disclosures are neutral, consistent, and clear.

Difficulties encountered in performing the audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

Uncorrected misstatements

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. Management did not identify and we did not notify them of any uncorrected financial statement misstatements.

Corrected misstatements

Management did not identify and we did not notify them of any financial statement misstatements detected as a result of audit procedures.

Disagreements with management

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditors' report. No such disagreements arose during our audit.

Management representations

We have requested certain representations from management that are included in the attached management representation letter dated October 8, 2014.

Management consultations with other independent accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the Plan's financial statements or a determination of the type of auditors' opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. We were informed by management that there were no consultations with other accountants.

Significant issues discussed with management prior to engagement

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to engagement as the Plan's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our engagement.

Other audit findings or issues

We have provided a separate letter to you dated October 8, 2014, communicating internal control related matters identified during the audit.

Other information in documents containing audited financial statements

With respect to the supplemental schedule required by the Department of Labor accompanying the financial statements, we performed certain audit procedures, as we considered necessary, to express an opinion on whether the form and content of the information included in the supplemental schedule,

other than that derived from the information certified by the trustee, is 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. Also, as required by professional standards, we read the supplemental schedule required by the Department of Labor in order to identify material inconsistencies between the audited financial statements and the supplemental schedule. We did not identify any material inconsistencies between the supplemental schedule and the audited financial statements.

Other information is being included in documents containing the audited financial statements and the auditors' report thereon. Our responsibility for such other information does not extend beyond the financial information identified in our auditors' report. We have no responsibility for determining whether such other information is properly stated and do not have an obligation to perform any procedures to corroborate other information contained in such documents. As required by professional standards, we read the Form 5500 (the other information) in order to identify material inconsistencies between the audited financial statements and the other information. We did not identify any material inconsistencies between the other information and the audited financial statements.

Our auditors' opinion, the audited financial statements, and the notes to financial statements should only be used in their entirety. Inclusion of the audited financial statements in a document you prepare, such as an annual report, should be done only with our prior approval and review of the document.

* * *

This communication is intended solely for the information and use of the Group Dekko Retirement Plan Committee and management of Group Dekko Retirement Plan, and is not intended to be, and should not be, used by anyone other than these specified parties.

CliftonLarsonAllen LLP

Indianapolis, Indiana

October 8, 2014

CliftonLarsonAllen LLP
9339 Priority Way West Drive, Suite 200
Indianapolis, IN 46240

This representation letter is provided in connection with your audits of the financial statements and supplemental schedule of Group Dekko Retirement Plan (the Plan), which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statements of changes in net assets available for benefits of the Plan for the years then ended, and the related notes to the financial statements. As permitted by Regulation 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), we have instructed you not to perform any auditing procedures with respect to information prepared and certified to by Fidelity Management Trust Company, the trustee, in accordance with DOL Regulation 2520.103-5, except for comparing the information with the related information included in the financial statements and supplemental schedule. Because of the significance of the information which you did not audit, we understand that you will not express an opinion on the financial statements and supplemental schedule as a whole.

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information that, in light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by the omission or misstatement.

We confirm, to the best of our knowledge and belief, as of October 8, 2014, the following representations made to you during your audits.

Financial Statements

- We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated April 1, 2014, for the preparation and fair presentation of the financial statements and related notes in accordance with U.S. GAAP and for the fair presentation of the accompanying supplemental schedule in conformity with the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA). The notes to the financial statements include all disclosures required by laws and regulations to which the Plan is subject.
- We acknowledge and have fulfilled our responsibility for 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.
- We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.
- Significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable.

- Significant estimates have been appropriately accounted for and disclosed in accordance with the requirements of U.S. GAAP. Significant estimates are estimates at the financial statement date that could change materially within the next year.
- Related party relationships and transactions, including transactions with parties-in-interest, as defined by ERISA section 3(14) and regulations thereunder, have been appropriately accounted for and disclosed in accordance with the requirements of U.S. GAAP.
- All significant plan amendments, adopted during the period or subsequent to the date of the financial statements, and their effects on benefits and net assets have been disclosed in the financial statements.
- No events have occurred subsequent to the financial statement date and through the date of this letter that would require adjustment to, or disclosure in, the financial statements.
- We have not identified or been notified of any uncorrected financial statement misstatements.
- We are not aware of any pending or threatened litigation, claims, or assessments or unasserted claims or assessments that are required to be accrued or disclosed in the financial statements in accordance with U.S. GAAP, and we have not consulted a lawyer concerning litigation, claims, or assessments.
- There are no other matters (e.g., breach of fiduciary responsibilities, nonexempt transactions, loans or leases in default, or events that may jeopardize the tax status of the Plan) that legal counsel have advised us that must be disclosed.
- There are no—
 - Non-exempt party-in-interest transactions [as defined in ERISA section 3(14) and regulations under the section] that were not disclosed in the supplemental schedule or financial statements.
 - Investments or loans in default or considered to be uncollectible that were not disclosed in the supplemental schedule.
 - Reportable transactions [as defined in ERISA section 103(b)(3)(H) and regulations under that section] that were not disclosed in the supplemental schedule.
- Receivables recorded in the financial statements represent valid claims against debtors for transactions arising on or before the financial statement date and have been reduced to their estimated net realizable value.
- We have no plans or intentions that may materially affect the carrying value or classification of assets and liabilities.
- We have no intentions to terminate the Plan.
- We have no intentions to terminate benefit responsive investment contracts.

Information Provided

- We have provided you with:
 - Access to all information, of which we are aware, that is relevant to the preparation and fair presentation of the financial statements such as records, documentation, and other matters.
 - Additional information that you have requested from us for the purpose of the audit.
 - Unrestricted access to persons within the Plan from whom you determined it necessary to obtain audit evidence.
 - Plan instruments, trust agreements, insurance contracts, or investment contracts and amendments to such documents entered into during the year, including amendments to comply with applicable laws.
 - Complete minutes of the meetings of the Group Dekko Retirement Plan Committee, or summaries of actions of recent meetings for which minutes have not yet been prepared.
- There have been no communications from regulatory agencies concerning noncompliance with, or deficiencies in, financial reporting practices.
- All material transactions have been recorded in the accounting records and are reflected in the financial statements.
- We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.
- We have no knowledge of any fraud or suspected fraud that affects the Plan and involves:
 - Management;
 - Employees who have significant roles in internal control; or
 - Others when the fraud could have a material effect on the financial statements.
- We have no knowledge of any allegations of fraud, or suspected fraud, affecting the Plan's financial statements communicated by employees, former employees, participants, regulators, beneficiaries, service providers, third-party administrators, or others.
- We have no knowledge of any instances of noncompliance or suspected noncompliance with laws and regulations (including ERISA, DOL, and IRS regulations) whose effects should be considered when preparing financial statements.
- We are not aware of any pending or threatened litigation, claims, or assessments, or unasserted claims or assessments, that are required to be accrued or disclosed in the financial statements in accordance with U.S. GAAP, and we have not consulted a lawyer concerning litigation, claims, or assessments.

- There are no other material liabilities or gain or loss contingencies that are required to be accrued or disclosed in accordance with U.S. GAAP.
- We have disclosed to you the identity of the Plan's related parties and all the related party relationships and transactions, including transactions with parties-in-interest, as defined by ERISA section 3(14) and regulations thereunder, of which we are aware.
- The Plan has satisfactory title to all owned assets which are recorded at fair value, and there are no liens, encumbrances, or security interests requiring disclosure in the financial statements, nor has any asset been pledged as collateral.
- The Plan has complied with all aspects of contractual agreements that would have a material effect on the financial statements in the event of noncompliance.
- All required filings of plan and trust documents with the appropriate agencies have been made.
- The Plan obtained its latest determination letter on October 8, 2004, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the plan administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, they believe that the Plan was qualified and the related trust was tax-exempt as of the financial statement date.
- The Plan and the trust established under the Plan is qualified under the appropriate section of the Internal Revenue Code and we intend to continue them as a qualified plan and trust. The plan sponsor has operated the Plan and trust in a manner that did not jeopardize this tax status. Required nondiscrimination testing related to Code Section 401(k) and 401(m) arrangements, as applicable, has been completed for the Plan, and any excess deferrals or contributions have been disposed of in accordance with regulations.
- The Plan has complied with the Department of Labor's regulations concerning the timely remittance of participant contributions to trusts containing assets for the Plan.
- The Plan has complied with the fidelity bonding requirements of ERISA.
- We have obtained appropriate fee disclosures from covered service providers and have concluded the fees are reasonable, and we are in compliance with DOL regulations regarding ERISA section 408(b)(2).
- We have apprised you of all communications, whether written or oral, with regulatory agencies concerning the operation of the Plan.
- We acknowledge our responsibility for presenting the supplemental schedule in accordance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, and we believe the supplemental schedule, including its form and content, is fairly presented in accordance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

- We have obtained the service auditor's report from our service organization Fidelity Workplace Services LLC. We have reviewed such report, including the complementary user controls. We have implemented the relevant user controls, and they were in operation for the years ended December 31, 2013 and 2012.
- We understand that you prepared the trial balance for use during the audit and that your preparation of the trial balance was limited to formatting information into a working trial balance based on management's chart of accounts.
- As part of your audit, you prepared the draft financial statements, related notes, and supplemental schedule. We have designated an individual who possesses suitable skill, knowledge, and/or experience to understand and oversee your services; have made all management judgments and decisions; and have assumed all management responsibilities. We have evaluated the adequacy and results of the service. We have reviewed, approved, and accepted responsibility for those financial statements and related notes.

Signature: M. W. C. L. Title: Benefits & Compensation Specialist

Signature: Charles Moore Title: Corporate Controller



CliftonLarsonAllen LLP
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Group Dekko Retirement Plan Committee and Management
Group Dekko Retirement Plan
Garrett, Indiana

Except as discussed in the following paragraph, in planning and performing our audit of the financial statements of Group Dekko Retirement Plan (the Plan) as of and for the year ended December 31, 2013, in accordance with auditing standards generally accepted in the United States of America, we considered the Plan's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of issuing our report on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, we do not express an opinion on the effectiveness of the Plan's internal control.

We were engaged to perform a DOL limited-scope audit of those 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. Our audit did not include all of the procedures required by auditing standards generally accepted in the United States of America and did not include a consideration of internal control relating to the information prepared and certified to by Fidelity Management Trust Company the trustee, in accordance with DOL Regulation 2520.103-5. Because of the significance of the information that we did not audit, we were unable to, and did not, express an opinion on those financial statements.

Our consideration of internal control was for the limited purpose described in the preceding paragraphs and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and, therefore, material weaknesses or significant deficiencies may exist that were not identified. In addition, because of inherent limitations in internal control, including the possibility of management override of controls, misstatements due to fraud or error may occur and not be detected by such controls. However, as discussed below, we identified a deficiency in internal control that we consider to be a significant deficiency.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the plan's financial statements will not be prevented, or detected and corrected, on a timely basis.

Significant deficiency

A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance. We consider the following deficiency, which was identified and communicated in a prior period and remedial action has not yet been taken, in the Plan's internal control to be a significant deficiency:

- **Preparation of Financial Statements** – The Plan engages CliftonLarsonAllen to assist in preparing its financial statements and accompanying disclosures. However, as independent

auditors, CliftonLarsonAllen cannot be considered part of the Plan's internal control. As part of its internal control over the preparation of its financial statements, including disclosures, the Plan has implemented a comprehensive review procedure to ensure that the financial statements, including disclosures, are complete and accurate. Such review procedures should be performed by an individual possessing a thorough understanding of applicable generally accepted accounting principles and knowledge of the Plan's activities and operations. The Plan's personnel may have not monitored recent accounting developments to the extent necessary to enable them to review the Plan's financial statements and related disclosures, to provide a high level of assurance that potential omissions or other errors that are less than material, but more than inconsequential, would be identified and corrected.

The identified significant deficiency is not considered to be a material weakness.

We will review the status of this comment during our next audit engagement. We have already discussed this comment and suggestions with various Plan personnel, and we will be pleased to discuss it in further detail at your convenience, to perform any additional study of this matter, or to assist you in implementing the recommendations.

* * *

This communication is intended solely for the information and use of Plan management, the Group Dekko Retirement Plan Committee, and others within the Plan, and is not intended to be, and should not be, used by anyone other than these specified parties.

CliftonLarsonAllen LLP

Indianapolis, Indiana
October 8, 2014