Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2013

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
EDGEWOOD PARTNERS INSURANCE CENTER SAVINGS INVESTMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 12/02/2001

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

EDGEWOOD PARTNERS INSURANCE CENTER

135 MAIN STREET
21ST FLOOR
SAN FRANCISCO, CA 94105

2b Employer Identification Number (EIN)
94-3195221

2c Sponsor's telephone number
650-356-3900

2d Business code (see instructions)
524210

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	MICHAEL GONTHIER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Preparer's telephone number (optional)

3a Plan administrator's name and address [X] Same as Plan Sponsor Name [ ] Same as Plan Sponsor Address	**3b** Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:	**4b** EIN	
a Sponsor's name	**4c** PN	

5	Total number of participants at the beginning of the plan year	**5**	346
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**	333
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	43
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	376
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	1
f	Total. Add lines **6d** and **6e**.	**6f**	377
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	313
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

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

9a Plan funding arrangement (check all that apply)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[ ] Insurance	**(1)**	[ ] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(4)**	[ ] General assets of the sponsor

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

a Pension Schedules

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

b General Schedules

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

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

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

A Name of plan
EDGEWOOD PARTNERS INSURANCE CENTER SAVINGS INVESTMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
EDGEWOOD PARTNERS INSURANCE CENTER

D Employer Identification Number (EIN)
94-3195221

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

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

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

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

FIDELITY INVESTMENTS 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	3225	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

AXA ADVISORS LLC

525 WASHINGTON BLVD FL 29
JERSEY CITY, NJ 07310

(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?
61	ADVISOR	0	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] 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

(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.
ALL/BERN HIGH INC A - ALLIANCEBERN 13-3211780	0.25%

(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.
BLKRK HI YD BD INV A - BNY MELLON P.O. BOX 9793 PROVIDENCE, RI 02940	0.25%

(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.
BLKRK US OPPS INV A - BNY MELLON I 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.
COL FLOATING RATE A - COLUMBIA MGT P.O.BOX 8081 BOSTON, MA 02266	0.25%

(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.
COLUMBIA DIV INC A - COLUMBIA MGT P.O.BOX 8081 BOSTON, MA 02266	0.25%

(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.
DREY BASIC S&P 500 - DREYFUS TRANS 200 PARK AVENUE NEW YORK, NY 10166	0.15%

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.
DREYFUS S&P 500 INDX - DREYFUS TRA 200 PARK AVENUE NEW YORK, NY 10166	0.15%

(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.
EV ATL CAP SMID-CP A - BNY MELLON P.O. BOX 9793 PROVIDENCE, RI 02940	0.25%

(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.
INVS EQUITY & INC A - INVESCO INVE 11 GREENWAY PLAZA, SUITE 100 HOUSTON, TX 77046	0.35%

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.
INVS INTL GROWTH A - INVESCO INVES 11 GREENWAY PLAZA, SUITE 100 HOUSTON, TX 77046	0.35%

(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.
IVY INTL CORE EQ A - WADDELL & REE 43-1244426	0.35%

(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.
JPM SMART RET INC A - BOSTON FINAN P.O. BOX 8480 BOSTON, MA 02266	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.
JPM SMART RET 2010 A - BOSTON FINA	P.O. BOX 8480 BOSTON, MA 02266	0.25%

(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.
JPM SMART RET 2015 A - BOSTON FINA	P.O. BOX 8480 BOSTON, MA 02266	0.25%

(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.
JPM SMART RET 2020 A - BOSTON FINA	P.O. BOX 8480 BOSTON, MA 02266	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.
JPM SMART RET 2025 A - BOSTON FINA P.O. BOX 8480 BOSTON, MA 02266	0.25%

(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.
JPM SMART RET 2030 A - BOSTON FINA P.O. BOX 8480 BOSTON, MA 02266	0.25%

(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.
JPM SMART RET 2035 A - BOSTON FINA P.O. BOX 8480 BOSTON, MA 02266	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.
JPM SMART RET 2040 A - BOSTON FINA P.O. BOX 8480 BOSTON, MA 02266	0.25%

(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.
JPM SMART RET 2045 A - BOSTON FINA P.O. BOX 8480 BOSTON, MA 02266	0.25%

(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.
JPM SMART RET 2050 A - BOSTON FINA P.O. BOX 8480 BOSTON, MA 02266	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.
JPM SMART RET 2055 A - BOSTON FINA	P.O. BOX 8480 BOSTON, MA 02266	0.25%

(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.
OPP DEVELOPING MKT Y - OFI GLOBAL	TWO WORLD FINANCIAL CENTER 225 LIBERTY STREET, 14TH FLOOR NEW YORK, NY 10281	0.25%

(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.
OPPHMR DEV MKTS A - OFI GLOBAL ASS	TWO WORLD FINANCIAL CENTER 225 LIBERTY STREET, 14TH FLOOR NEW YORK, NY 10281	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.
OPPHMR EQUITY INC Y - OFI GLOBAL A TWO WORLD FINANCIAL CENTER 225 LIBERTY STREET, 14TH FLOOR NEW YORK, NY 10281	0.25%

(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.
OPPHMR INTL GROWTH A - OFI GLOBAL TWO WORLD FINANCIAL CENTER 225 LIBERTY STREET, 14TH FLOOR NEW YORK, NY 10281	0.25%

(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.
PERKINS MID CP VAL S - JANUS SERVI 43-1804048	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 RETURN A - BOSTON FINANC P.O. BOX 8480 BOSTON, MA 02266	0.25%

(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.
PIMCO COMM REL RET A - BOSTON FINA P.O. BOX 8480 BOSTON, MA 02266	0.25%

(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.
PRU/J NAT RESRCS A - PRUDENTIAL MU 22-3703799	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.
RS PARTNERS A - BOSTON FINANCIAL D	P.O. BOX 8480 BOSTON, MA 02266	0.25%

(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.
WFA PREC METALS A - BOSTON FINANCI	P.O. BOX 8480 BOSTON, MA 02266	0.30%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
AXA ADVISORS LLC	61	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.
COLUMBIA DIV INC A - COLUMBIA MGT	P.O.BPX 8081 BOSTON, MA 02266	$0-<$3M=1.00%, $3M-<$50M=0.50%, $50M+=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
AXA ADVISORS LLC	61	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.
FA FREEDOM 2010 A - FIDELITY DISTR 04-2270522	$1M-<$4M=1.00%, $4M-<$25M=0.50%, $25M+=0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
AXA ADVISORS LLC	61	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.
FA FREEDOM 2025 A - FIDELITY DISTR 04-2270522	$1M-<$4M=1.00%, $4M-<$25M=0.50%, $25M+=0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
AXA ADVISORS LLC	61	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.
FA HIGH INCOME A - FIDELITY DISTRI 04-2270522	$1M-<$4M=1.00%, $4M-<$25M=0.50%, $25M+=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
AXA ADVISORS LLC	61	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.
FA INTL DISCOVERY A - FIDELITY DIS 04-2270522	$1M-<$4M=1.00%, $4M-<$25M=0.50%, $25M+=0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
AXA ADVISORS LLC	61	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.
FA NEW INSIGHTS A - FIDELITY DISTR 04-2270522	$1M-<$4M=1.00%, $4M-<$25M=0.50%, $25M+=0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
AXA ADVISORS LLC	61	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.
FA STRAT INCOME A - FIDELITY DISTR 04-2270522	$1M-<$4M=1.00%, $4M-<$25M=0.50%, $25M+=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
AXA ADVISORS LLC	61	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.
OPP DEVELOPING MKT Y - OPPENHEIMER 13-2953455	$5M+=0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
AXA ADVISORS LLC	61	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.
OPPHMR DEV MKTS A - OPPENHEIMERFUN 13-2953455	$5M+=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.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

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
EDGEWOOD PARTNERS INSURANCE CENTER SAVINGS INVESTMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
EDGEWOOD PARTNERS INSURANCE CENTER

D Employer Identification Number (EIN)
94-3195221

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: FA STABLE VALUE

b Name of sponsor of entity listed in (a): FIDELITY MANAGEMENT TRUST COMPANY

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)
04-3022712-026	C	1816328

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

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

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

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

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
EDGEWOOD PARTNERS INSURANCE CENTER SAVINGS INVESTMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
EDGEWOOD PARTNERS INSURANCE CENTER

D Employer Identification Number (EIN)
94-3195221

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)	14504	24446
(2) Participant contributions	1b(2)	63206	70359
(3) Other	1b(3)	0	48
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1768993	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)	686001	691822
(9) Value of interest in common/collective trusts	1c(9)	0	1816328
(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)	17321205	24343068
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(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	19853909	26946071
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 through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	19853909	26946071

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)	742134	
(B) Participants	2a(1)(B)	2269890	
(C) Others (including rollovers)	2a(1)(C)	947728	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		3959752
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	152	
(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)	20487	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		20639
(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)	1125256	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		1125256
(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)		37060
(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)		1875790
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		7018497

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1184527	
(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)		1184527
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
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)	0	
(4) Other	2i(4)	3518	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		3518
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1188045

Net Income and Reconciliation

k Net income (loss). Subtract line **2j** from line **2d**	2k		5830452
l Transfers of assets:			
(1) To this plan	2l(1)		1261710
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: OUM & CO LLP **(2)** EIN: 94-2682998

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

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

Part IV Compliance Questions

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

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a	X		84213
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	

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

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

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

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

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

Part V Trust Information (optional)

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2013

This Form is Open to Public Inspection.

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

A Name of plan
EDGEWOOD PARTNERS INSURANCE CENTER SAVINGS INVESTMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
EDGEWOOD PARTNERS INSURANCE CENTER

D Employer Identification Number (EIN)
94-3195221

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): 04-6568107

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

EDGEWOOD PARTNERS INSURANCE CENTER
SAVINGS INVESTMENT PLAN

FINANCIAL STATEMENTS AND

SUPPLEMENTAL SCHEDULES

WITH INDEPENDENT AUDITOR'S REPORT

* * * * *

AS OF DECEMBER 31, 2013 AND 2012
AND FOR THE YEAR ENDED DECEMBER 31, 2013

EDGEWOOD PARTNERS INSURANCE CENTER
SAVINGS INVESTMENT PLAN
DECEMBER 31, 2013 AND 2012
AND FOR THE YEAR ENDED DECEMBER 31, 2013

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OUM & CO. LLP
ACCOUNTANTS
& BUSINESS ADVISORS

To the Plan Administrator and Participants
of Edgewood Partners Insurance Center Savings Investment Plan

INDEPENDENT AUDITOR'S REPORT

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Edgewood Partners Insurance Center Savings Investment Plan (the Plan), which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statement of changes in net assets available for benefits for the year ended December 31, 2013, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on 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 Notes 3 and 4, 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 December 31, 2013 and 2012, and for the year ended December 31, 2013, 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.

Emphasis-of-Matter

As further discussed in Note 7, the Homeplace Insurance Brokers, Inc. 401(k) Plan merged into the Plan effective April 30, 2013.

Other Matter

The supplemental schedules, Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year), as of December 31, 2013 and Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions for the year ended December 31, 2013, are 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 are presented for the purpose of additional analysis and are 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 these supplemental schedules.

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

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

OUM & Co. LLP

San Francisco, California
October 10, 2014

EDGEWOOD PARTNERS INSURANCE CENTER

SAVINGS INVESTMENT PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2013	**2012**
ASSETS		
Investments (see Notes 3 and 4):		
Mutual funds	$ 24,343,068	$ 17,321,205
Money market fund	-	1,768,993
Common/collective trust	1,816,328	-
Total investments	26,159,396	19,090,198
Receivables:		
Contribution receivable from employer	24,446	14,504
Contribution receivable from participants	70,359	63,206
Employee contribution - lost earnings (Note 9)	48	-
Notes receivable from participants	691,822	686,001
Total receivables	786,675	763,711
Total assets	26,946,071	19,853,909
Adjustment from fair value to contract value for fully-benefit responsive investment contract	(34,572)	-
Net assets available for benefits	$ 26,911,499	$ 19,853,909

See accompanying notes to financial statements

EDGEWOOD PARTNERS INSURANCE CENTER

SAVINGS INVESTMENT PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED DECEMBER 31, 2013

ADDITIONS	
Investment income:	
Net appreciation in fair value of investments (see Note 3)	$ 1,875,790
Interest and dividends	1,127,896
Total investment income	3,003,686
Interest income on notes receivable from participants	20,487
Contributions:	
Participants	2,269,890
Employer (see Note 1)	742,134
Rollovers	947,728
Total contributions	3,959,752
Total additions	6,983,925
DEDUCTIONS	
Benefits paid to participants	1,184,527
Administrative expenses	3,518
Total deductions	1,188,045
Net increase before transfer in related to plan merger (Note 7)	5,795,880
Transfer in related to plan merger	1,261,710
Net increase in net assets available for benefits	7,057,590
Net assets available for benefits:	
Beginning of year	19,853,909
End of year	$ 26,911,499

See accompanying notes to financial statements

EDGEWOOD PARTNERS INSURANCE CENTER
SAVINGS INVESTMENT PLAN
NOTES TO FINANCIAL STATEMENTS

NOTE 1 – Description of the Plan:

The following description of the Edgewood Partners Insurance Center Savings Investment Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all employees of Edgewood Partners Insurance Center (the Company, EPIC, Employer, or Plan Sponsor), except for residents of Puerto Rico and independent contractors who are not entitled to benefits and for whom the Company does not file W-2s. Eligible employees may enroll in the Plan upon hire on the first day of each month. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

Contributions

Participants may annually contribute, on a pretax basis, up to 90% of their eligible compensation, as defined by the Plan. Contributions are subject to annual limits specified under the Internal Revenue Code (the Code). Participants are eligible to designate some or all of the deferral contributions as Roth Deferral Contributions (as defined). If participants elect to make Roth Deferral Contributions, the amount of contribution will be included in participant income for tax purposes, and the income tax withholding amounts will be deducted from the remainder of the participant's pay. The annual limitation was $17,500 for 2013 and $23,000 for participants who were age 50 or older by the end of the year. Participants are also allowed to rollover contributions from other qualified employer-sponsored retirement plans and individual retirement accounts.

The Company may make a discretionary matching contribution based on a participant's eligible compensation contributed to the Plan each Plan Year. In 2013, the Company made a matching contribution equal to 50% of the participant's salary contributed to the Plan up to a maximum of 4%. The Company's matching contributions for 2013 totaled $742,134, which included an additional matching contribution totaling $221,688 equal to 50% of the participant's salary contributed to the Plan in 2012 up to a maximum of 2%.

The Company may make discretionary nonelective contributions in an amount to be determined by the Company's Board of Directors. Discretionary nonelective Company contributions, if any, made to the Plan will be allocated to a participant's account based on the ratio of the participant's eligible compensation to the total eligible compensation paid to all eligible participants. During the year ended December 31, 2013, there were no discretionary nonelective Employer contributions made to the Plan.

All contributions made on a participant's behalf are deposited in the Plan Trust and allocated among the investment funds in accordance with the participant's investment elections.

Participant Accounts

Each participant's account is credited with the participant's contributions, rollovers, and allocations of (a) Company discretionary matching contributions, if any, (b) Company discretionary nonelective contributions, if any, and (c) Plan earnings and losses. Allocations are determined in accordance with the provisions of the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the vested portion of the participant's account.

Vesting

Participants are immediately 100% vested in their deferral contributions (including Roth Deferral Contributions), rollover contributions, employer nonelective contributions, employer matching contributions, qualified matching contributions and qualified nonelective contributions plus any earnings thereon, with the exception of employees who were former employees of Kelley and Swain, Inc. who terminated prior to July 1, 2008. Vesting in the Company's contribution portion of the accounts for former employees of Kelley and Swain, In. is based on years of continuous service. A participant who is a member of this class is 100% vested after 6 years of continuous service.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. Effective May 1, 2013, the maximum loan is the lesser of 50% of their vested account balance or $50,000 reduced by the highest outstanding loan balance in their account during the prior twelve month period. The loans are secured by the balance in participant's account and bear interest at rates that range from 3.25% to 5.25%. Loan terms may not exceed five years unless the loan is used to purchase a participant's principal residence, in which case repayment must be made within 10 years. Loans are secured by the vested balance in the participant's account and bear interest at a rate commensurate with local prevailing lending rates determined by the Plan Administrator. A participant may have only one loan outstanding at any time. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits

On termination of service, upon attainment of age 59½, or upon death, disability, or retirement, participants may elect to receive a lump-sum amount or installment payments equal to the value of their vested account balance. A participant with an account balance of less than $5,000 will receive an automatic distribution if eligible to receive benefits. Hardship distributions are permitted if certain criteria are met.

NOTE 2 – Summary of Accounting Policies:

Basis of Accounting

The accompanying financial statements and supplemental schedules of the Plan are prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

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

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

The Plan's 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 4 – Fair Value Measurements* for a discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividend income is recorded on the ex-dividend date. Net appreciation in fair value of investments 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. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2013 and 2012. If a participant ceases to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Stable Value Fund Portfolio

During 2013, the Plan invested in a common collective trust with Fidelity known as Fidelity Advisor Stable Value Fund (Stable Value Fund). The Stable Value Fund is a trust that invests in a variety of investment contracts such as guaranteed investment contracts issued by insurance companies and other financial institutions. The issuer of these contracts guarantees that all qualified participant withdrawals will occur at contract value. Therefore, the investment has a fully benefit-responsive feature.

The value of the Stable Value Fund is stated in the accompanying financial statements at contract value (which represents contributions made under the contract, plus earnings, less withdrawals and expenses) because it is fully benefit-responsive. There are no reserves against contract value for credit risk of the contract issuer or otherwise. The average yield for 2013 was approximately 2.74%. The crediting interest rate at December 31, 2013 was 0.92%.

Payment of Benefits

Benefits are recorded when paid.

Expenses

The Company pays substantially all of the Plan's administrative expenses except for loan fees. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

NOTE 3 – Investments:

Investment information, including participant loans, disclosed in the accompanying financial statements and supplemental schedules, including investments held at December 31, 2013 and 2012, and net appreciation in fair value of investments, interest and dividends for the year ended December 31, 2013, was obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by Fidelity Management Trust Company (Fidelity).

Investments that represented 5% or more of the fair value of the Plan's net assets are as follows:

	December 31, 2013	December 31, 2012
PIMCO Total Return Fund Class A	$ 1,683,052	$ 2,290,722
Dreyfus Basic S&P 500 Stock Index	1,496,204	**
Fidelity Advisor New Insights I	1,542,954	**
JPMorgan SmartRetirement 2020 A	1,565,410	**
JPMorgan SmartRetirement 2025 A	1,880,755	**
JPMorgan SmartRetirement 2030 A	1,511,269	**
Fidelity Advisor Stable Value Fund	1,816,328	**
Prime Fund – Daily Money Class	*	1,768,993
Fidelity Advisor Freedom 2020 Fund – Class A	*	1,269,798
Fidelity Advisor Freedom 2030 Fund – Class A	*	1,176,262
Fidelity Advisor Freedom 2015 Fund – Class A	*	1,126,095
Fidelity Advisor Freedom 2025 Fund – Class A	*	1,927,559

* Investment did not exist at December 31, 2013.
** Investment did not exist at December 31, 2012.

During 2013, the Plan's investments in mutual funds (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by $1,875,790. There is no appreciation in value for the common/collective trust during 2013.

NOTE 4 – Fair Value Measurements:

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

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 Inputs to the valuation methodology include:

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability;

- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

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

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

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. 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.

Money market fund: Valued at cost plus accrued interest, which approximates fair value.

Common/collective trust fund: Valued at the NAV of units of a bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be provable the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchased and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure securities liquidations will be carried out in an orderly business manner.

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

	Investment Assets at Fair Value as of December 31, 2013			
	Level 1	**Level 2**	**Level 3**	**Total**
Mutual funds:				
Blend funds	$ 12,272,859	$ -	$ -	$ 12,272,859
Growth funds	5,722,107	-	-	5,722,107
Value funds	3,174,182	-	-	3,174,182
Bond funds	3,135,774	-	-	3,135,774
Other funds	38,146	-	-	38,146
Total mutual funds	24,343,068	-	-	24,343,068
Common/collective trust*	-	1,816,328	-	1,816,328
Total investments at fair value	$ 24,343,068	$ 1,816,328	$ -	$ 26,159,396

* At December 31, 2013, the underlying investments of this common/collective trust were primarily U.S. Government and Government Agency Obligations and nonconvertible bonds.

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

	Investment Assets at Fair Value as of December 31, 2012			
	Level 1	**Level 2**	**Level 3**	**Total**
Mutual funds:				
Blend funds	$ 7,975,324	$ -	$ -	$ 7,975,324
Growth funds	4,092,796	-	-	4,092,796
Value funds	1,833,396	-	-	1,833,396
Bond funds	3,374,671	-	-	3,374,671
Other funds	45,018	-	-	45,018
Total mutual funds	17,321,205	-	-	17,321,205
Money market fund	1,768,993	-	-	1,768,993
Total investments at fair value	$ 19,090,198	$ -	$ -	$ 19,090,198

NOTE 5 – Related-Party Transactions and Party in Interest Transactions:

Certain Plan investments are shares of mutual funds and money market funds managed by Fidelity Management Trust Company (Fidelity). Fidelity is the trustee as defined by the Plan and, therefore, these transactions qualify as party in interest transactions. 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 Sponsor pays directly any other fees related to the Plan's operations.

NOTE 6 – Plan Termination:

Although it has not expressed any intent to do so, the Company, with the approval of the Board of Directors, has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their Company contributions.

NOTE 7 – Plan Merger:

On April 30, 2013 the Homeplace Insurance Brokers, Inc. 401(k) Plan merged into the Plan. Total assets transferred into the Plan on April 30, 2013 were $1,261,710, which consisted solely of investments.

NOTE 8 –Tax Status:

The Company has adopted a prototype plan, which received an opinion letter from the Internal Revenue Service dated October 9, 2003. Although the Plan has been amended since receiving the opinion letter, the Company believes the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believes 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 (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service (IRS). The Plan Administrative Committee has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2013, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the accompanying financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

NOTE 9 – Nonexempt Prohibited Transactions:

During the year ended December 31, 2013 certain participant contributions totaling $84,213 were remitted to the Plan trustee later than required by the Department of Labor Regulation 2510.3-102. The Plan expects to file Form 5330 with the IRS, pay any required excise tax on the transactions, and credit participant accounts with the amount of investment income that would have been earned had the participant contributions been remitted on a timely basis or otherwise in accordance with applicable correction procedures. The Plan expects to complete these procedures and any other such corrective actions wherever possible under the IRS Voluntary Compliance Resolution Program or other such remediate programs (see *Note 12 – Subsequent Events*).

NOTE 10 – Risks and Uncertainties:

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market fluctuations 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 such changes could materially affect participants' account balances and the amount reported in the accompanying Statements of Net Assets Available for Benefits and the Statement of Changes in Net Assets Available for Benefits.

NOTE 11 – Reconciliation of Financial Statements and Form 5500

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

Net assets available for benefits per the financial statements	$	26,911,499
Adjustment from contract value to fair value for fully benefit responsive investment contract		34,572
Net assets available for benefits per the Form 5500	$	26,946,071

The following is a reconciliation of net increase per the accompanying financial statements to net income per the Form 5500 for the year ended December 31, 2013:

Net increase per the financial statements before transfers	$	5,795,880
Adjustment from contract value to fair value for fully benefit responsive investment contract for 2013		34,572
Net income per the Form 5500	$	5,830,452

NOTE 12 – Subsequent Events:

In 2014, participants affected by late remittance of their contributions identified during Plan year 2013 were made whole, and lost earnings related to such late remittances totaling $48 were contributed to the Plan. The Plan corrected the nonexempt prohibited transactions by using the DOL's self-correction program. See *Note 9 – Nonexempt Prohibited Transactions*.

The Plan Sponsor has evaluated events and transactions that have occurred from January 1, 2014 through October 10, 2014, the date on which the accompanying financial statements were available to be issued, and has determined there were no other material events to disclose.

SUPPLEMENTAL SCHEDULES

EDGEWOOD PARTNERS INSURANCE CENTER

SAVINGS INVESTMENT PLAN

EIN # 94-3195221, PLAN # 001

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

DECEMBER 31, 2013

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(e) Current Value
	Mutual funds:		
	Oppenheimer International Growth A	19,216 shares	$ 736,937
	Oppenheimer Developing Markets Y	25,064 shares	941,392
	Dreyfus Basic S&P 500 Stock Index	39,530 shares	1,496,204
	AllianceBernstein High Income Fund Class A	19 shares	174
	BlackRock High Yield Bond Inv A	84,157 shares	690,931
	PIMCO Total Return Fund Class A	157,442 shares	1,683,052
	Eaton Vance Atlanta Capital SMID-Cap A	36,640 shares	841,253
	PIMCO Commodity Real Return Strat Class A	6,327 shares	34,228
	Invesco Equity and Income A	13,393 shares	142,768
	RS Partners Fund Class A	33,475 shares	1,342,028
	Wells Fargo Precious Metals Class A	12,164 shares	399,966
	Columbia Floating Rate A	39,180 shares	361,630
	JPMorgan SmartRetirement Income A	5,927 shares	101,597
	JPMorgan SmartRetirement 2010 A	41,987 shares	698,251
	JPMorgan SmartRetirement 2015 A	66,707 shares	1,149,359
	JPMorgan SmartRetirement 2020 A	87,698 shares	1,565,410
	JPMorgan SmartRetirement 2025 A	109,219 shares	1,880,755
	JPMorgan SmartRetirement 2030 A	81,690 shares	1,511,269
	JPMorgan SmartRetirement 2035 A	33,260 shares	588,029
	JPMorgan SmartRetirement 2040 A	34,531 shares	654,708
	JPMorgan SmartRetirement 2045 A	6,493 shares	116,363
	JPMorgan SmartRetirement 2050 A	7,108 shares	127,166
	JPMorgan SmartRetirement 2055 A	4,183 shares	81,895
	Oppenheimer Equity Income Y	39,398 shares	1,239,455
*	Fidelity Advisor Leveraged Company Stock	18,818 shares	1,020,489
*	Fidelity Advisor Technology I	9,551 shares	342,214
*	Fidelity Advisor Industrials Fund	21,410 shares	837,980
*	Fidelity Advisor Strategic Income A	62,944 shares	761,617
*	Fidelity Advisor Real Estate I	203 shares	3,918
*	Fidelity Advisor New Insights I	57,659 shares	1,542,954
*	Fidelity Advisor International Discv I	20,785 shares	840,122
*	Fidelity Advisor Asset Manager 20% I	1,483 shares	19,751
*	Fidelity Advisor Asset Manager 50% I	3,281 shares	57,518
*	Fidelity Advisor Materials I	1,438 shares	121,845
*	Fidelity Advisor Mid Cap Value I	18,231 shares	409,840
	Total		24,343,068
	Investment in common/collective trust:		
*	Fidelity Advisor Stable Value Fund	1,781,756 units	1,816,328
	Total investments		$ 26,159,396
*	Notes receivable from participants	Interest rates range from 3.25% to 5.25%	$ 691,822

* Indicates party-in-interest to the Plan

Column (d), cost, has been omitted as investments are all participant-directed.

EDGEWOOD PARTNERS INSURANCE CENTER

SAVINGS INVESTMENT PLAN

EIN # 94-3195221, PLAN # 001

SCHEDULE H, LINE 4(a) - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

FOR THE YEAR ENDED DECEMBER 31, 2013

Year	Participant Contributions Transferred Late to Plan	Check here if Late Participant Loan Repayments are included: X	Total that Constitute Nonexempt Prohibited Transactions: Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Corrections in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
2013	$ 84,213	X	$ 84,213	$ -	$ -	$ -

Certain participant contributions were not remitted within the time period prescribed by DOL Regulation 2510.3-102 for 2013. Participant contributions form 2013 amounting to $84,213 were corrected in 2014. For additional details, refer to *Note 9 - Nonexempt Prohibited Transactions* of the Plan financial statements.

EDGEWOOD PARTNERS INSURANCE CENTER
SAVINGS INVESTMENT PLAN

FINANCIAL STATEMENTS AND

SUPPLEMENTAL SCHEDULES

WITH INDEPENDENT AUDITOR'S REPORT

* * * * *

AS OF DECEMBER 31, 2013 AND 2012
AND FOR THE YEAR ENDED DECEMBER 31, 2013

EDGEWOOD PARTNERS INSURANCE CENTER
SAVINGS INVESTMENT PLAN
DECEMBER 31, 2013 AND 2012
AND FOR THE YEAR ENDED DECEMBER 31, 2013

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OUM & CO. LLP
ACCOUNTANTS
& BUSINESS ADVISORS

To the Plan Administrator and Participants
of Edgewood Partners Insurance Center Savings Investment Plan

INDEPENDENT AUDITOR'S REPORT

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Edgewood Partners Insurance Center Savings Investment Plan (the Plan), which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statement of changes in net assets available for benefits for the year ended December 31, 2013, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on 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 Notes 3 and 4, 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 December 31, 2013 and 2012, and for the year ended December 31, 2013, 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.

Emphasis-of-Matter

As further discussed in Note 7, the Homeplace Insurance Brokers, Inc. 401(k) Plan merged into the Plan effective April 30, 2013.

Other Matter

The supplemental schedules, Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year), as of December 31, 2013 and Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions for the year ended December 31, 2013, are 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 are presented for the purpose of additional analysis and are 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 these supplemental schedules.

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

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

OUM & Co. LLP

San Francisco, California
October 10, 2014

EDGEWOOD PARTNERS INSURANCE CENTER

SAVINGS INVESTMENT PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2013	**2012**
ASSETS		
Investments (see Notes 3 and 4):		
Mutual funds	$ 24,343,068	$ 17,321,205
Money market fund	-	1,768,993
Common/collective trust	1,816,328	-
Total investments	26,159,396	19,090,198
Receivables:		
Contribution receivable from employer	24,446	14,504
Contribution receivable from participants	70,359	63,206
Employee contribution - lost earnings (Note 9)	48	-
Notes receivable from participants	691,822	686,001
Total receivables	786,675	763,711
Total assets	26,946,071	19,853,909
Adjustment from fair value to contract value for fully-benefit responsive investment contract	(34,572)	-
Net assets available for benefits	$ 26,911,499	$ 19,853,909

See accompanying notes to financial statements

EDGEWOOD PARTNERS INSURANCE CENTER

SAVINGS INVESTMENT PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED DECEMBER 31, 2013

ADDITIONS	
Investment income:	
Net appreciation in fair value of investments (see Note 3)	$ 1,875,790
Interest and dividends	1,127,896
Total investment income	3,003,686
Interest income on notes receivable from participants	20,487
Contributions:	
Participants	2,269,890
Employer (see Note 1)	742,134
Rollovers	947,728
Total contributions	3,959,752
Total additions	6,983,925
DEDUCTIONS	
Benefits paid to participants	1,184,527
Administrative expenses	3,518
Total deductions	1,188,045
Net increase before transfer in related to plan merger (Note 7)	5,795,880
Transfer in related to plan merger	1,261,710
Net increase in net assets available for benefits	7,057,590
Net assets available for benefits:	
Beginning of year	19,853,909
End of year	$ 26,911,499

See accompanying notes to financial statements

EDGEWOOD PARTNERS INSURANCE CENTER
SAVINGS INVESTMENT PLAN
NOTES TO FINANCIAL STATEMENTS

NOTE 1 – Description of the Plan:

The following description of the Edgewood Partners Insurance Center Savings Investment Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all employees of Edgewood Partners Insurance Center (the Company, EPIC, Employer, or Plan Sponsor), except for residents of Puerto Rico and independent contractors who are not entitled to benefits and for whom the Company does not file W-2s. Eligible employees may enroll in the Plan upon hire on the first day of each month. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

Contributions

Participants may annually contribute, on a pretax basis, up to 90% of their eligible compensation, as defined by the Plan. Contributions are subject to annual limits specified under the Internal Revenue Code (the Code). Participants are eligible to designate some or all of the deferral contributions as Roth Deferral Contributions (as defined). If participants elect to make Roth Deferral Contributions, the amount of contribution will be included in participant income for tax purposes, and the income tax withholding amounts will be deducted from the remainder of the participant's pay. The annual limitation was $17,500 for 2013 and $23,000 for participants who were age 50 or older by the end of the year. Participants are also allowed to rollover contributions from other qualified employer-sponsored retirement plans and individual retirement accounts.

The Company may make a discretionary matching contribution based on a participant's eligible compensation contributed to the Plan each Plan Year. In 2013, the Company made a matching contribution equal to 50% of the participant's salary contributed to the Plan up to a maximum of 4%. The Company's matching contributions for 2013 totaled $742,134, which included an additional matching contribution totaling $221,688 equal to 50% of the participant's salary contributed to the Plan in 2012 up to a maximum of 2%.

The Company may make discretionary nonelective contributions in an amount to be determined by the Company's Board of Directors. Discretionary nonelective Company contributions, if any, made to the Plan will be allocated to a participant's account based on the ratio of the participant's eligible compensation to the total eligible compensation paid to all eligible participants. During the year ended December 31, 2013, there were no discretionary nonelective Employer contributions made to the Plan.

All contributions made on a participant's behalf are deposited in the Plan Trust and allocated among the investment funds in accordance with the participant's investment elections.

Participant Accounts

Each participant's account is credited with the participant's contributions, rollovers, and allocations of (a) Company discretionary matching contributions, if any, (b) Company discretionary nonelective contributions, if any, and (c) Plan earnings and losses. Allocations are determined in accordance with the provisions of the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the vested portion of the participant's account.

Vesting

Participants are immediately 100% vested in their deferral contributions (including Roth Deferral Contributions), rollover contributions, employer nonelective contributions, employer matching contributions, qualified matching contributions and qualified nonelective contributions plus any earnings thereon, with the exception of employees who were former employees of Kelley and Swain, Inc. who terminated prior to July 1, 2008. Vesting in the Company's contribution portion of the accounts for former employees of Kelley and Swain, In. is based on years of continuous service. A participant who is a member of this class is 100% vested after 6 years of continuous service.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. Effective May 1, 2013, the maximum loan is the lesser of 50% of their vested account balance or $50,000 reduced by the highest outstanding loan balance in their account during the prior twelve month period. The loans are secured by the balance in participant's account and bear interest at rates that range from 3.25% to 5.25%. Loan terms may not exceed five years unless the loan is used to purchase a participant's principal residence, in which case repayment must be made within 10 years. Loans are secured by the vested balance in the participant's account and bear interest at a rate commensurate with local prevailing lending rates determined by the Plan Administrator. A participant may have only one loan outstanding at any time. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits

On termination of service, upon attainment of age 59½, or upon death, disability, or retirement, participants may elect to receive a lump-sum amount or installment payments equal to the value of their vested account balance. A participant with an account balance of less than $5,000 will receive an automatic distribution if eligible to receive benefits. Hardship distributions are permitted if certain criteria are met.

NOTE 2 – Summary of Accounting Policies:

Basis of Accounting

The accompanying financial statements and supplemental schedules of the Plan are prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

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

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

The Plan's 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 4 – Fair Value Measurements* for a discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividend income is recorded on the ex-dividend date. Net appreciation in fair value of investments 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. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2013 and 2012. If a participant ceases to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Stable Value Fund Portfolio

During 2013, the Plan invested in a common collective trust with Fidelity known as Fidelity Advisor Stable Value Fund (Stable Value Fund). The Stable Value Fund is a trust that invests in a variety of investment contracts such as guaranteed investment contracts issued by insurance companies and other financial institutions. The issuer of these contracts guarantees that all qualified participant withdrawals will occur at contract value. Therefore, the investment has a fully benefit-responsive feature.

The value of the Stable Value Fund is stated in the accompanying financial statements at contract value (which represents contributions made under the contract, plus earnings, less withdrawals and expenses) because it is fully benefit-responsive. There are no reserves against contract value for credit risk of the contract issuer or otherwise. The average yield for 2013 was approximately 2.74%. The crediting interest rate at December 31, 2013 was 0.92%.

Payment of Benefits

Benefits are recorded when paid.

Expenses

The Company pays substantially all of the Plan's administrative expenses except for loan fees. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

NOTE 3 – Investments:

Investment information, including participant loans, disclosed in the accompanying financial statements and supplemental schedules, including investments held at December 31, 2013 and 2012, and net appreciation in fair value of investments, interest and dividends for the year ended December 31, 2013, was obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by Fidelity Management Trust Company (Fidelity).

Investments that represented 5% or more of the fair value of the Plan's net assets are as follows:

	December 31, 2013	December 31, 2012
PIMCO Total Return Fund Class A	$ 1,683,052	$ 2,290,722
Dreyfus Basic S&P 500 Stock Index	1,496,204	**
Fidelity Advisor New Insights I	1,542,954	**
JPMorgan SmartRetirement 2020 A	1,565,410	**
JPMorgan SmartRetirement 2025 A	1,880,755	**
JPMorgan SmartRetirement 2030 A	1,511,269	**
Fidelity Advisor Stable Value Fund	1,816,328	**
Prime Fund – Daily Money Class	*	1,768,993
Fidelity Advisor Freedom 2020 Fund – Class A	*	1,269,798
Fidelity Advisor Freedom 2030 Fund – Class A	*	1,176,262
Fidelity Advisor Freedom 2015 Fund – Class A	*	1,126,095
Fidelity Advisor Freedom 2025 Fund – Class A	*	1,927,559

* Investment did not exist at December 31, 2013.
** Investment did not exist at December 31, 2012.

During 2013, the Plan's investments in mutual funds (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by $1,875,790. There is no appreciation in value for the common/collective trust during 2013.

NOTE 4 – Fair Value Measurements:

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

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 Inputs to the valuation methodology include:

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability;

- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

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

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

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. 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.

Money market fund: Valued at cost plus accrued interest, which approximates fair value.

Common/collective trust fund: Valued at the NAV of units of a bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be provable the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchased and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure securities liquidations will be carried out in an orderly business manner.

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

	Investment Assets at Fair Value as of December 31, 2013			
	Level 1	**Level 2**	**Level 3**	**Total**
Mutual funds:				
Blend funds	$ 12,272,859	$ -	$ -	$ 12,272,859
Growth funds	5,722,107	-	-	5,722,107
Value funds	3,174,182	-	-	3,174,182
Bond funds	3,135,774	-	-	3,135,774
Other funds	38,146	-	-	38,146
Total mutual funds	24,343,068	-	-	24,343,068
Common/collective trust*	-	1,816,328	-	1,816,328
Total investments at fair value	$ 24,343,068	$ 1,816,328	$ -	$ 26,159,396

* At December 31, 2013, the underlying investments of this common/collective trust were primarily U.S. Government and Government Agency Obligations and nonconvertible bonds.

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

	Investment Assets at Fair Value as of December 31, 2012			
	Level 1	**Level 2**	**Level 3**	**Total**
Mutual funds:				
Blend funds	$ 7,975,324	$ -	$ -	$ 7,975,324
Growth funds	4,092,796	-	-	4,092,796
Value funds	1,833,396	-	-	1,833,396
Bond funds	3,374,671	-	-	3,374,671
Other funds	45,018	-	-	45,018
Total mutual funds	17,321,205	-	-	17,321,205
Money market fund	1,768,993	-	-	1,768,993
Total investments at fair value	$ 19,090,198	$ -	$ -	$ 19,090,198

NOTE 5 – Related-Party Transactions and Party in Interest Transactions:

Certain Plan investments are shares of mutual funds and money market funds managed by Fidelity Management Trust Company (Fidelity). Fidelity is the trustee as defined by the Plan and, therefore, these transactions qualify as party in interest transactions. 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 Sponsor pays directly any other fees related to the Plan's operations.

NOTE 6 – Plan Termination:

Although it has not expressed any intent to do so, the Company, with the approval of the Board of Directors, has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their Company contributions.

NOTE 7 – Plan Merger:

On April 30, 2013 the Homeplace Insurance Brokers, Inc. 401(k) Plan merged into the Plan. Total assets transferred into the Plan on April 30, 2013 were $1,261,710, which consisted solely of investments.

NOTE 8 –Tax Status:

The Company has adopted a prototype plan, which received an opinion letter from the Internal Revenue Service dated October 9, 2003. Although the Plan has been amended since receiving the opinion letter, the Company believes the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believes 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 (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service (IRS). The Plan Administrative Committee has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2013, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the accompanying financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

NOTE 9 – Nonexempt Prohibited Transactions:

During the year ended December 31, 2013 certain participant contributions totaling $84,213 were remitted to the Plan trustee later than required by the Department of Labor Regulation 2510.3-102. The Plan expects to file Form 5330 with the IRS, pay any required excise tax on the transactions, and credit participant accounts with the amount of investment income that would have been earned had the participant contributions been remitted on a timely basis or otherwise in accordance with applicable correction procedures. The Plan expects to complete these procedures and any other such corrective actions wherever possible under the IRS Voluntary Compliance Resolution Program or other such remediate programs (see *Note 12 – Subsequent Events*).

NOTE 10 – Risks and Uncertainties:

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market fluctuations 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 such changes could materially affect participants' account balances and the amount reported in the accompanying Statements of Net Assets Available for Benefits and the Statement of Changes in Net Assets Available for Benefits.

NOTE 11 – Reconciliation of Financial Statements and Form 5500

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

Net assets available for benefits per the financial statements	$	26,911,499
Adjustment from contract value to fair value for fully benefit responsive investment contract		34,572
Net assets available for benefits per the Form 5500	$	26,946,071

The following is a reconciliation of net increase per the accompanying financial statements to net income per the Form 5500 for the year ended December 31, 2013:

Net increase per the financial statements before transfers	$	5,795,880
Adjustment from contract value to fair value for fully benefit responsive investment contract for 2013		34,572
Net income per the Form 5500	$	5,830,452

NOTE 12 – Subsequent Events:

In 2014, participants affected by late remittance of their contributions identified during Plan year 2013 were made whole, and lost earnings related to such late remittances totaling $48 were contributed to the Plan. The Plan corrected the nonexempt prohibited transactions by using the DOL's self-correction program. See *Note 9 – Nonexempt Prohibited Transactions*.

The Plan Sponsor has evaluated events and transactions that have occurred from January 1, 2014 through October 10, 2014, the date on which the accompanying financial statements were available to be issued, and has determined there were no other material events to disclose.

SUPPLEMENTAL SCHEDULES

EDGEWOOD PARTNERS INSURANCE CENTER

SAVINGS INVESTMENT PLAN

EIN # 94-3195221, PLAN # 001

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

DECEMBER 31, 2013

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(e) Current Value
	Mutual funds:		
	Oppenheimer International Growth A	19,216 shares	$ 736,937
	Oppenheimer Developing Markets Y	25,064 shares	941,392
	Dreyfus Basic S&P 500 Stock Index	39,530 shares	1,496,204
	AllianceBernstein High Income Fund Class A	19 shares	174
	BlackRock High Yield Bond Inv A	84,157 shares	690,931
	PIMCO Total Return Fund Class A	157,442 shares	1,683,052
	Eaton Vance Atlanta Capital SMID-Cap A	36,640 shares	841,253
	PIMCO Commodity Real Return Strat Class A	6,327 shares	34,228
	Invesco Equity and Income A	13,393 shares	142,768
	RS Partners Fund Class A	33,475 shares	1,342,028
	Wells Fargo Precious Metals Class A	12,164 shares	399,966
	Columbia Floating Rate A	39,180 shares	361,630
	JPMorgan SmartRetirement Income A	5,927 shares	101,597
	JPMorgan SmartRetirement 2010 A	41,987 shares	698,251
	JPMorgan SmartRetirement 2015 A	66,707 shares	1,149,359
	JPMorgan SmartRetirement 2020 A	87,698 shares	1,565,410
	JPMorgan SmartRetirement 2025 A	109,219 shares	1,880,755
	JPMorgan SmartRetirement 2030 A	81,690 shares	1,511,269
	JPMorgan SmartRetirement 2035 A	33,260 shares	588,029
	JPMorgan SmartRetirement 2040 A	34,531 shares	654,708
	JPMorgan SmartRetirement 2045 A	6,493 shares	116,363
	JPMorgan SmartRetirement 2050 A	7,108 shares	127,166
	JPMorgan SmartRetirement 2055 A	4,183 shares	81,895
	Oppenheimer Equity Income Y	39,398 shares	1,239,455
*	Fidelity Advisor Leveraged Company Stock	18,818 shares	1,020,489
*	Fidelity Advisor Technology I	9,551 shares	342,214
*	Fidelity Advisor Industrials Fund	21,410 shares	837,980
*	Fidelity Advisor Strategic Income A	62,944 shares	761,617
*	Fidelity Advisor Real Estate I	203 shares	3,918
*	Fidelity Advisor New Insights I	57,659 shares	1,542,954
*	Fidelity Advisor International Discv I	20,785 shares	840,122
*	Fidelity Advisor Asset Manager 20% I	1,483 shares	19,751
*	Fidelity Advisor Asset Manager 50% I	3,281 shares	57,518
*	Fidelity Advisor Materials I	1,438 shares	121,845
*	Fidelity Advisor Mid Cap Value I	18,231 shares	409,840
	Total		24,343,068
	Investment in common/collective trust:		
*	Fidelity Advisor Stable Value Fund	1,781,756 units	1,816,328
	Total investments		$ 26,159,396
*	Notes receivable from participants	Interest rates range from 3.25% to 5.25%	$ 691,822

* Indicates party-in-interest to the Plan

Column (d), cost, has been omitted as investments are all participant-directed.

EDGEWOOD PARTNERS INSURANCE CENTER

SAVINGS INVESTMENT PLAN

EIN # 94-3195221, PLAN # 001

SCHEDULE H, LINE 4(a) - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

FOR THE YEAR ENDED DECEMBER 31, 2013

Year	Participant Contributions Transferred Late to Plan	Check here if Late Participant Loan Repayments are included: X	Total that Constitute Nonexempt Prohibited Transactions: Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Corrections in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
2013	$ 84,213	X	$ 84,213	$ -	$ -	$ -

Certain participant contributions were not remitted within the time period prescribed by DOL Regulation 2510.3-102 for 2013. Participant contributions form 2013 amounting to $84,213 were corrected in 2014. For additional details, refer to *Note 9 - Nonexempt Prohibited Transactions* of the Plan financial statements.

EDGEWOOD PARTNERS INSURANCE CENTER
SAVINGS INVESTMENT PLAN

FINANCIAL STATEMENTS AND

SUPPLEMENTAL SCHEDULES

WITH INDEPENDENT AUDITOR'S REPORT

* * * * *

AS OF DECEMBER 31, 2013 AND 2012
AND FOR THE YEAR ENDED DECEMBER 31, 2013

EDGEWOOD PARTNERS INSURANCE CENTER
SAVINGS INVESTMENT PLAN
DECEMBER 31, 2013 AND 2012
AND FOR THE YEAR ENDED DECEMBER 31, 2013

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OUM & CO. LLP
ACCOUNTANTS
& BUSINESS ADVISORS

To the Plan Administrator and Participants
of Edgewood Partners Insurance Center Savings Investment Plan

INDEPENDENT AUDITOR'S REPORT

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Edgewood Partners Insurance Center Savings Investment Plan (the Plan), which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statement of changes in net assets available for benefits for the year ended December 31, 2013, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on 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 Notes 3 and 4, 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 December 31, 2013 and 2012, and for the year ended December 31, 2013, 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.

Emphasis-of-Matter

As further discussed in Note 7, the Homeplace Insurance Brokers, Inc. 401(k) Plan merged into the Plan effective April 30, 2013.

Other Matter

The supplemental schedules, Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year), as of December 31, 2013 and Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions for the year ended December 31, 2013, are 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 are presented for the purpose of additional analysis and are 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 these supplemental schedules.

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

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

OUM & Co. LLP

San Francisco, California
October 10, 2014

EDGEWOOD PARTNERS INSURANCE CENTER

SAVINGS INVESTMENT PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2013	**2012**
ASSETS		
Investments (see Notes 3 and 4):		
Mutual funds	$ 24,343,068	$ 17,321,205
Money market fund	-	1,768,993
Common/collective trust	1,816,328	-
Total investments	26,159,396	19,090,198
Receivables:		
Contribution receivable from employer	24,446	14,504
Contribution receivable from participants	70,359	63,206
Employee contribution - lost earnings (Note 9)	48	-
Notes receivable from participants	691,822	686,001
Total receivables	786,675	763,711
Total assets	26,946,071	19,853,909
Adjustment from fair value to contract value for fully-benefit responsive investment contract	(34,572)	-
Net assets available for benefits	$ 26,911,499	$ 19,853,909

See accompanying notes to financial statements

EDGEWOOD PARTNERS INSURANCE CENTER

SAVINGS INVESTMENT PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED DECEMBER 31, 2013

ADDITIONS	
Investment income:	
Net appreciation in fair value of investments (see Note 3)	$ 1,875,790
Interest and dividends	1,127,896
Total investment income	3,003,686
Interest income on notes receivable from participants	20,487
Contributions:	
Participants	2,269,890
Employer (see Note 1)	742,134
Rollovers	947,728
Total contributions	3,959,752
Total additions	6,983,925
DEDUCTIONS	
Benefits paid to participants	1,184,527
Administrative expenses	3,518
Total deductions	1,188,045
Net increase before transfer in related to plan merger (Note 7)	5,795,880
Transfer in related to plan merger	1,261,710
Net increase in net assets available for benefits	7,057,590
Net assets available for benefits:	
Beginning of year	19,853,909
End of year	$ 26,911,499

See accompanying notes to financial statements

EDGEWOOD PARTNERS INSURANCE CENTER
SAVINGS INVESTMENT PLAN
NOTES TO FINANCIAL STATEMENTS

NOTE 1 – Description of the Plan:

The following description of the Edgewood Partners Insurance Center Savings Investment Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all employees of Edgewood Partners Insurance Center (the Company, EPIC, Employer, or Plan Sponsor), except for residents of Puerto Rico and independent contractors who are not entitled to benefits and for whom the Company does not file W-2s. Eligible employees may enroll in the Plan upon hire on the first day of each month. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

Contributions

Participants may annually contribute, on a pretax basis, up to 90% of their eligible compensation, as defined by the Plan. Contributions are subject to annual limits specified under the Internal Revenue Code (the Code). Participants are eligible to designate some or all of the deferral contributions as Roth Deferral Contributions (as defined). If participants elect to make Roth Deferral Contributions, the amount of contribution will be included in participant income for tax purposes, and the income tax withholding amounts will be deducted from the remainder of the participant's pay. The annual limitation was $17,500 for 2013 and $23,000 for participants who were age 50 or older by the end of the year. Participants are also allowed to rollover contributions from other qualified employer-sponsored retirement plans and individual retirement accounts.

The Company may make a discretionary matching contribution based on a participant's eligible compensation contributed to the Plan each Plan Year. In 2013, the Company made a matching contribution equal to 50% of the participant's salary contributed to the Plan up to a maximum of 4%. The Company's matching contributions for 2013 totaled $742,134, which included an additional matching contribution totaling $221,688 equal to 50% of the participant's salary contributed to the Plan in 2012 up to a maximum of 2%.

The Company may make discretionary nonelective contributions in an amount to be determined by the Company's Board of Directors. Discretionary nonelective Company contributions, if any, made to the Plan will be allocated to a participant's account based on the ratio of the participant's eligible compensation to the total eligible compensation paid to all eligible participants. During the year ended December 31, 2013, there were no discretionary nonelective Employer contributions made to the Plan.

All contributions made on a participant's behalf are deposited in the Plan Trust and allocated among the investment funds in accordance with the participant's investment elections.

Participant Accounts

Each participant's account is credited with the participant's contributions, rollovers, and allocations of (a) Company discretionary matching contributions, if any, (b) Company discretionary nonelective contributions, if any, and (c) Plan earnings and losses. Allocations are determined in accordance with the provisions of the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the vested portion of the participant's account.

Vesting

Participants are immediately 100% vested in their deferral contributions (including Roth Deferral Contributions), rollover contributions, employer nonelective contributions, employer matching contributions, qualified matching contributions and qualified nonelective contributions plus any earnings thereon, with the exception of employees who were former employees of Kelley and Swain, Inc. who terminated prior to July 1, 2008. Vesting in the Company's contribution portion of the accounts for former employees of Kelley and Swain, In. is based on years of continuous service. A participant who is a member of this class is 100% vested after 6 years of continuous service.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. Effective May 1, 2013, the maximum loan is the lesser of 50% of their vested account balance or $50,000 reduced by the highest outstanding loan balance in their account during the prior twelve month period. The loans are secured by the balance in participant's account and bear interest at rates that range from 3.25% to 5.25%. Loan terms may not exceed five years unless the loan is used to purchase a participant's principal residence, in which case repayment must be made within 10 years. Loans are secured by the vested balance in the participant's account and bear interest at a rate commensurate with local prevailing lending rates determined by the Plan Administrator. A participant may have only one loan outstanding at any time. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits

On termination of service, upon attainment of age 59½, or upon death, disability, or retirement, participants may elect to receive a lump-sum amount or installment payments equal to the value of their vested account balance. A participant with an account balance of less than $5,000 will receive an automatic distribution if eligible to receive benefits. Hardship distributions are permitted if certain criteria are met.

NOTE 2 – Summary of Accounting Policies:

Basis of Accounting

The accompanying financial statements and supplemental schedules of the Plan are prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

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

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

The Plan's 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 4 – Fair Value Measurements* for a discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividend income is recorded on the ex-dividend date. Net appreciation in fair value of investments 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. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2013 and 2012. If a participant ceases to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Stable Value Fund Portfolio

During 2013, the Plan invested in a common collective trust with Fidelity known as Fidelity Advisor Stable Value Fund (Stable Value Fund). The Stable Value Fund is a trust that invests in a variety of investment contracts such as guaranteed investment contracts issued by insurance companies and other financial institutions. The issuer of these contracts guarantees that all qualified participant withdrawals will occur at contract value. Therefore, the investment has a fully benefit-responsive feature.

The value of the Stable Value Fund is stated in the accompanying financial statements at contract value (which represents contributions made under the contract, plus earnings, less withdrawals and expenses) because it is fully benefit-responsive. There are no reserves against contract value for credit risk of the contract issuer or otherwise. The average yield for 2013 was approximately 2.74%. The crediting interest rate at December 31, 2013 was 0.92%.

Payment of Benefits

Benefits are recorded when paid.

Expenses

The Company pays substantially all of the Plan's administrative expenses except for loan fees. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

NOTE 3 – Investments:

Investment information, including participant loans, disclosed in the accompanying financial statements and supplemental schedules, including investments held at December 31, 2013 and 2012, and net appreciation in fair value of investments, interest and dividends for the year ended December 31, 2013, was obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by Fidelity Management Trust Company (Fidelity).

Investments that represented 5% or more of the fair value of the Plan's net assets are as follows:

	December 31, 2013	December 31, 2012
PIMCO Total Return Fund Class A	$ 1,683,052	$ 2,290,722
Dreyfus Basic S&P 500 Stock Index	1,496,204	**
Fidelity Advisor New Insights I	1,542,954	**
JPMorgan SmartRetirement 2020 A	1,565,410	**
JPMorgan SmartRetirement 2025 A	1,880,755	**
JPMorgan SmartRetirement 2030 A	1,511,269	**
Fidelity Advisor Stable Value Fund	1,816,328	**
Prime Fund – Daily Money Class	*	1,768,993
Fidelity Advisor Freedom 2020 Fund – Class A	*	1,269,798
Fidelity Advisor Freedom 2030 Fund – Class A	*	1,176,262
Fidelity Advisor Freedom 2015 Fund – Class A	*	1,126,095
Fidelity Advisor Freedom 2025 Fund – Class A	*	1,927,559

* Investment did not exist at December 31, 2013.
** Investment did not exist at December 31, 2012.

During 2013, the Plan's investments in mutual funds (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by $1,875,790. There is no appreciation in value for the common/collective trust during 2013.

NOTE 4 – Fair Value Measurements:

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

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 Inputs to the valuation methodology include:

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability;

- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

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

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

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. 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.

Money market fund: Valued at cost plus accrued interest, which approximates fair value.

Common/collective trust fund: Valued at the NAV of units of a bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be provable the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchased and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure securities liquidations will be carried out in an orderly business manner.

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

	Investment Assets at Fair Value as of December 31, 2013			
	Level 1	**Level 2**	**Level 3**	**Total**
Mutual funds:				
Blend funds	$ 12,272,859	$ -	$ -	$ 12,272,859
Growth funds	5,722,107	-	-	5,722,107
Value funds	3,174,182	-	-	3,174,182
Bond funds	3,135,774	-	-	3,135,774
Other funds	38,146	-	-	38,146
Total mutual funds	24,343,068	-	-	24,343,068
Common/collective trust*	-	1,816,328	-	1,816,328
Total investments at fair value	$ 24,343,068	$ 1,816,328	$ -	$ 26,159,396

* At December 31, 2013, the underlying investments of this common/collective trust were primarily U.S. Government and Government Agency Obligations and nonconvertible bonds.

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

	Investment Assets at Fair Value as of December 31, 2012			
	Level 1	**Level 2**	**Level 3**	**Total**
Mutual funds:				
Blend funds	$ 7,975,324	$ -	$ -	$ 7,975,324
Growth funds	4,092,796	-	-	4,092,796
Value funds	1,833,396	-	-	1,833,396
Bond funds	3,374,671	-	-	3,374,671
Other funds	45,018	-	-	45,018
Total mutual funds	17,321,205	-	-	17,321,205
Money market fund	1,768,993	-	-	1,768,993
Total investments at fair value	$ 19,090,198	$ -	$ -	$ 19,090,198

NOTE 5 – Related-Party Transactions and Party in Interest Transactions:

Certain Plan investments are shares of mutual funds and money market funds managed by Fidelity Management Trust Company (Fidelity). Fidelity is the trustee as defined by the Plan and, therefore, these transactions qualify as party in interest transactions. 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 Sponsor pays directly any other fees related to the Plan's operations.

NOTE 6 – Plan Termination:

Although it has not expressed any intent to do so, the Company, with the approval of the Board of Directors, has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their Company contributions.

NOTE 7 – Plan Merger:

On April 30, 2013 the Homeplace Insurance Brokers, Inc. 401(k) Plan merged into the Plan. Total assets transferred into the Plan on April 30, 2013 were $1,261,710, which consisted solely of investments.

NOTE 8 –Tax Status:

The Company has adopted a prototype plan, which received an opinion letter from the Internal Revenue Service dated October 9, 2003. Although the Plan has been amended since receiving the opinion letter, the Company believes the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believes 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 (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service (IRS). The Plan Administrative Committee has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2013, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the accompanying financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

NOTE 9 – Nonexempt Prohibited Transactions:

During the year ended December 31, 2013 certain participant contributions totaling $84,213 were remitted to the Plan trustee later than required by the Department of Labor Regulation 2510.3-102. The Plan expects to file Form 5330 with the IRS, pay any required excise tax on the transactions, and credit participant accounts with the amount of investment income that would have been earned had the participant contributions been remitted on a timely basis or otherwise in accordance with applicable correction procedures. The Plan expects to complete these procedures and any other such corrective actions wherever possible under the IRS Voluntary Compliance Resolution Program or other such remediate programs (see *Note 12 – Subsequent Events*).

NOTE 10 – Risks and Uncertainties:

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market fluctuations 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 such changes could materially affect participants' account balances and the amount reported in the accompanying Statements of Net Assets Available for Benefits and the Statement of Changes in Net Assets Available for Benefits.

NOTE 11 – Reconciliation of Financial Statements and Form 5500

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

Net assets available for benefits per the financial statements	$	26,911,499
Adjustment from contract value to fair value for fully benefit responsive investment contract		34,572
Net assets available for benefits per the Form 5500	$	26,946,071

The following is a reconciliation of net increase per the accompanying financial statements to net income per the Form 5500 for the year ended December 31, 2013:

Net increase per the financial statements before transfers	$	5,795,880
Adjustment from contract value to fair value for fully benefit responsive investment contract for 2013		34,572
Net income per the Form 5500	$	5,830,452

NOTE 12 – Subsequent Events:

In 2014, participants affected by late remittance of their contributions identified during Plan year 2013 were made whole, and lost earnings related to such late remittances totaling $48 were contributed to the Plan. The Plan corrected the nonexempt prohibited transactions by using the DOL's self-correction program. See *Note 9 – Nonexempt Prohibited Transactions*.

The Plan Sponsor has evaluated events and transactions that have occurred from January 1, 2014 through October 10, 2014, the date on which the accompanying financial statements were available to be issued, and has determined there were no other material events to disclose.

SUPPLEMENTAL SCHEDULES

EDGEWOOD PARTNERS INSURANCE CENTER

SAVINGS INVESTMENT PLAN

EIN # 94-3195221, PLAN # 001

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

DECEMBER 31, 2013

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(e) Current Value
	Mutual funds:		
	Oppenheimer International Growth A	19,216 shares	$ 736,937
	Oppenheimer Developing Markets Y	25,064 shares	941,392
	Dreyfus Basic S&P 500 Stock Index	39,530 shares	1,496,204
	AllianceBernstein High Income Fund Class A	19 shares	174
	BlackRock High Yield Bond Inv A	84,157 shares	690,931
	PIMCO Total Return Fund Class A	157,442 shares	1,683,052
	Eaton Vance Atlanta Capital SMID-Cap A	36,640 shares	841,253
	PIMCO Commodity Real Return Strat Class A	6,327 shares	34,228
	Invesco Equity and Income A	13,393 shares	142,768
	RS Partners Fund Class A	33,475 shares	1,342,028
	Wells Fargo Precious Metals Class A	12,164 shares	399,966
	Columbia Floating Rate A	39,180 shares	361,630
	JPMorgan SmartRetirement Income A	5,927 shares	101,597
	JPMorgan SmartRetirement 2010 A	41,987 shares	698,251
	JPMorgan SmartRetirement 2015 A	66,707 shares	1,149,359
	JPMorgan SmartRetirement 2020 A	87,698 shares	1,565,410
	JPMorgan SmartRetirement 2025 A	109,219 shares	1,880,755
	JPMorgan SmartRetirement 2030 A	81,690 shares	1,511,269
	JPMorgan SmartRetirement 2035 A	33,260 shares	588,029
	JPMorgan SmartRetirement 2040 A	34,531 shares	654,708
	JPMorgan SmartRetirement 2045 A	6,493 shares	116,363
	JPMorgan SmartRetirement 2050 A	7,108 shares	127,166
	JPMorgan SmartRetirement 2055 A	4,183 shares	81,895
	Oppenheimer Equity Income Y	39,398 shares	1,239,455
*	Fidelity Advisor Leveraged Company Stock	18,818 shares	1,020,489
*	Fidelity Advisor Technology I	9,551 shares	342,214
*	Fidelity Advisor Industrials Fund	21,410 shares	837,980
*	Fidelity Advisor Strategic Income A	62,944 shares	761,617
*	Fidelity Advisor Real Estate I	203 shares	3,918
*	Fidelity Advisor New Insights I	57,659 shares	1,542,954
*	Fidelity Advisor International Discv I	20,785 shares	840,122
*	Fidelity Advisor Asset Manager 20% I	1,483 shares	19,751
*	Fidelity Advisor Asset Manager 50% I	3,281 shares	57,518
*	Fidelity Advisor Materials I	1,438 shares	121,845
*	Fidelity Advisor Mid Cap Value I	18,231 shares	409,840
	Total		24,343,068
	Investment in common/collective trust:		
*	Fidelity Advisor Stable Value Fund	1,781,756 units	1,816,328
	Total investments		$ 26,159,396
*	Notes receivable from participants	Interest rates range from 3.25% to 5.25%	$ 691,822

* Indicates party-in-interest to the Plan

Column (d), cost, has been omitted as investments are all participant-directed.

EDGEWOOD PARTNERS INSURANCE CENTER

SAVINGS INVESTMENT PLAN

EIN # 94-3195221, PLAN # 001

SCHEDULE H, LINE 4(a) - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

FOR THE YEAR ENDED DECEMBER 31, 2013

Year	Participant Contributions Transferred Late to Plan	Check here if Late Participant Loan Repayments are included: X	Total that Constitute Nonexempt Prohibited Transactions: Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Corrections in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
2013	$ 84,213	X	$ 84,213	$ -	$ -	$ -

Certain participant contributions were not remitted within the time period prescribed by DOL Regulation 2510.3-102 for 2013. Participant contributions form 2013 amounting to $84,213 were corrected in 2014. For additional details, refer to *Note 9 - Nonexempt Prohibited Transactions* of the Plan financial statements.