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
AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1989

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

AMERICAN STOCK TRANSFER & TRUST COMPANY, LLC

6201 15TH AVENUE
BROOKLYN, NY 11219

2b Employer Identification Number (EIN)
13-3439945

2c Sponsor's telephone number
718-921-8200

2d Business code (see instructions)
522190

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.	10/15/2014	DAVID WEISS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Preparer's telephone number (optional)

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

3b Administrator's EIN

3c Administrator's telephone number

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

a Sponsor's name

4b EIN

4c PN

5	Total number of participants at the beginning of the plan year	**5**	613
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**	601
b	Retired or separated participants receiving benefits	**6b**	2
c	Other retired or separated participants entitled to future benefits	**6c**	88
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	691
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	691
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	606
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:
2F 2G 2J 2K 2S 2T 3D 3F 3H 2E

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

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

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

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] 0 **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
AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
AMERICAN STOCK TRANSFER & TRUST COMPANY, LLC

D Employer Identification Number (EIN)
13-3439945

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

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

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

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

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

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

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

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

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

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

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

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

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

EISNERAMPER

13-1639826

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	ACCOUNTANT/AUDITOR	30000	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65	RECORDKEEPER	24806	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.
HEARTLAND VAL PLS IV - ALPS FUND S 20-3247785	0.50%

(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 DIVRS DIVD INV - INVESCO INVE 11 GREENWAY PLAZA, SUITE 100 HOUSTON, TX 77046	0.50%

(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 R5 - 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.
JPM SM CAP VALUE A - BOSTON FINANC	330 W. 9TH STREET KANSAS CITY, MO 66160	0.50%

(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.
OAKMARK EQ & INC I - BOSTON FINANC	P.O. BOX 8480 BOSTON, MA 02266	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.
PIMCO REAL RTN BD AD - BOSTON FINA	P.O. BOX 8480 BOSTON, MA 02266	0.28%

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.
PIMCO TOT RETURN ADM - BOSTON FINA	P.O. BOX 8480 BOSTON, MA 02266	0.28%

(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 SMALL CAP GRTH A - BOSTON FINAN	P.O. BOX 8480 BOSTON, MA 02266	0.55%

(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.
TCW SM CAP GRTH I - U.S. BANCORP F	P.O. BOX 701 MILWAUKEE, WI 53201	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.
TEMPLETON FOREIGN A - FRANKLIN TEM 94-3167260	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

(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
AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
AMERICAN STOCK TRANSFER & TRUST COMPANY, LLC

D Employer Identification Number (EIN)
13-3439945

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: WF STABLE VALUE

b Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.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)
94-6751924-001	C	257232

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
AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
AMERICAN STOCK TRANSFER & TRUST COMPANY, LLC

D Employer Identification Number (EIN)
13-3439945

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	2605479	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)	740824	725605
(9) Value of interest in common/collective trusts	1c(9)	45808	257232
(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)	12930672	19071881
(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	16322783	20054718
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	16322783	20054718

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)	449142	
(B) Participants	2a(1)(B)	1988922	
(C) Others (including rollovers)	2a(1)(C)	174605	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		2612669
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	226	
(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)	28061	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		28287
(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)	861857	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		861857
(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)		797
(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)		2376254
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		5879864
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2081133	
(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)		2081133
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		11667
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)	55129	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		55129
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		2147929
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		3731935
l Transfers of assets:			
(1) To this plan	2l(1)		0
(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: EISNER AMPER, LLP **(2)** EIN: 13-1639826

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		115187
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		15000000
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
AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
AMERICAN STOCK TRANSFER & TRUST COMPANY, LLC

D Employer Identification Number (EIN)
13-3439945

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):



AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2013 and 2012

AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

Contents

	Page
Financial Statements	
Independent auditors' report	1
Statements of net assets available for benefits as of December 31, 2013 and 2012	3
Statement of changes in net assets available for benefits for the year ended December 31, 2013	4
Notes to financial statements	5
Supplemental Information	
Schedule of assets (held at end of year) as of December 31, 2013	13
Schedule of delinquent participant contributions for the year ended December 31, 2013	14

EisnerAmper LLP
750 Third Avenue
New York, NY 10017-2703
T 212.949.8700
F 212.891.4100

www.eisneramper.com

INDEPENDENT AUDITORS' REPORT

To the Plan Administrator and Participants of
American Stock Transfer & Trust Company Retirement Savings Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the American Stock Transfer & Trust Company Retirement Savings 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 U.S. Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA"), the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information discussed in Note C, 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.

EISNERAMPER
ACCOUNTANTS & ADVISORS

Other Matter

The supplemental schedule of assets (held at end of year) as of December 31, 2013, which is the responsibility of Plan management, is presented for the purpose of additional analysis and is not a required part of the financial statements, but is required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, it is inappropriate to, and we do not, express an opinion on the supplemental schedule referred to above.

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

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



New York, New York
October 15, 2014

EISNERAMPER LLP

AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

Statements of Net Assets Available for Benefits

	December 31,	
	2013	**2012**
ASSETS		
Investments, at fair value	**$ 19,329,112**	$ 15,581,959
Notes receivable from participants	**725,605**	740,824
Contributions receivable:		
Qualified non-elective contribution		98,447
Total assets reflecting investments at fair value	**20,054,717**	16,421,230
LIABILITIES		
Excess contributions payable	**41,080**	0
Total liabilities	**41,080**	0
Adjustment from fair value to contract value for fully benefit-responsive investment contracts	**(2,044)**	(1,293)
Net assets available for benefits	**$ 20,011,593**	$ 16,419,937

See accompanying notes to financial statements

AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2013

Additions:	
Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	**$ 2,376,229**
Interest and dividends	**862,088**
	3,238,317
Interest income on notes receivable from participants	**28,127**
Contributions:	
Participant	**1,947,842**
Employer	**350,695**
Rollovers	**174,604**
	2,473,141
Total additions	**5,739,585**
Deductions:	
Deductions from net assets attributed to:	
Benefits paid to participants	**(2,092,800)**
Administrative expenses	**(55,129)**
Total deductions	**(2,147,929)**
Net increase in net assets available for benefits	**3,591,656**
Net assets available for benefits - beginning of year	**16,419,937**
Net assets available for benefits - end of year	**$ 20,011,593**

See accompanying notes to financial statements

NOTE A - DESCRIPTION OF THE PLAN

The following description of the American Stock Transfer & Trust Company Retirement Savings Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

[1] General:

The Plan is a defined contribution plan covering all full-time employees of the American Stock Transfer & Trust Company (the "Company") who are age 18 or older. Effective July 1, 2013, the Plan sponsor amended the Plan whereby all employees except temporary, seasonal and Customer Services Representative 1 over the age of 18 are included in the plan with no service requirement. Temporary, seasonal and Customer Service Representative 1 over the age of 21 and have completed 1,000 hours of service are eligible to participate in the plan. Effective November 1, 2013, all employees, except Customer Service Representative 1 over the age of 18 are eligible to participate in the Plan without a service requirement.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The trustee and recordkeeper of the Plan is Fidelity Management Trust Company.

[2] Contributions:

Participants may contribute up to 90% of eligible compensation, as defined by the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. In no event may participant contributions exceed any statutory limitations. The Plan adopted automatic deferral provisions for those employees who become participants unless the Plan is notified by the participant not to withhold contributions. The automatic deferral percentage is equal to 3% of compensation for each payroll period. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

The Company may make a discretionary matching contribution equal to a discretionary percentage of a participant's elective deferrals. Additional discretionary profit-sharing contributions may be made at the option of the Company's board of directors. To be eligible for discretionary profit-sharing contributions, a participant must be 18 years of age, work 1,000 hours in the given Plan year and be employed on the last day of the Plan year. Participants direct the investment of participant and employer contributions.

For both 2013 and 2012, the Company made no discretionary profit-sharing contribution.

[3] Participant accounts:

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

[4] Vesting:

Participants are immediately vested in their contributions and earnings thereon. Effective September 1, 2011, participants are immediately vested in the Company's discretionary matching contribution and discretionary profit-sharing contribution portion of their accounts, plus actual earnings thereon.

NOTE A - DESCRIPTION OF THE PLAN (CONTINUED)

[5] Notes receivable from participants:

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. 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. Loan terms range from one to five years; however, terms may exceed five years for the purchase of a primary residence. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined by the Plan administrator, ranging from 4.25% to 7.00%**.** Principal and interest are paid ratably through payroll deductions. Delinquent notes receivable from participants are reclassified as distributions based upon the terms of the Plan document. A participant may not have more than one loan outstanding at any time.

[6] Payment of benefits:

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a ten-year period. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

[7] Forfeitures:

Forfeited non-vested accounts are used to reduce Plan administrative expenses. In addition, in accordance with the Plan document, forfeitures of the Company's discretionary matching contribution are to be used to offset the Company's discretionary matching contribution and forfeitures attributable to amounts other than the Company's discretionary matching contribution are to be used to reduce employer contributions. During the year ended December 31, 2013, forfeitures of $37,421 were used to reduce employer contributions and pay Plan expenses. Forfeited non-vested accounts available at December 31, 2013 and 2012 were approximately $140 and $34,235, respectively.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

[1] Basis of accounting:

The financial statements are prepared on the accrual method of accounting.

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 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 statement of changes in net assets available for benefits is prepared on a contract value basis.

[2] Subsequent events:

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

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

[3] 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 E for discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

[4] Payment of benefits:

Benefits are recorded when paid.

[5] Plan expenses:

Substantially all expenses, with the exception of participant loan and annual balance fees, incurred in connection with the administration of the Plan are paid by the Company.

[6] Use of estimates:

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and when applicable, disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

[7] Excess contributions payable

Amounts payable to participants for contributions in excess of amounts allowed by the Internal Revenue Service (the "IRS") are recorded as a liability with a corresponding reduction to contributions.

NOTE C - INVESTMENT CERTIFICATION

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, Fidelity Management Trust Company, the trustee of the Plan, has certified the completeness and accuracy of all investments and related investment activity and notes receivable from participants in the accompanying statements of net assets available for benefits as of December 31, 2013 and 2012, the statement of changes in net assets available for benefits for the year ended December 31, 2013 and the accompanying supplemental schedule of assets (held at end of year) as of December 31, 2013.

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

	2013	2012
Fidelity Retirement Money Market Fund	**$ ***	$ 2,605,479
Spartan Extended Market Index Investment Fund	**2,131,484**	1,432,310
Invesco Diversified Dividend Investment Fund	**1,381,581**	909,545
Fidelity Contrafund Fund	**2,876,981**	2,213,960
Fidelity Freedom 2030 Fund	**1,065,251**	534,956
Fidelity Freedom 2035 Fund	**1,225,943**	511,300

*Less than 5%

NOTE D - INVESTMENTS

The realized/unrealized appreciation/depreciation on investments bought and sold as well as held during the year is as follows for the year ended December 31, 2013:

Mutual funds	**$ 2,374,145**
Common collective trust	**2,084**
	$ 2,376,229

NOTE E - FAIR VALUE MEASUREMENTS

FASB's Accounting Standards Codification ("ASC") 820, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. The 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 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 (1) quoted prices for similar assets or liabilities in active markets; (2) quoted prices for identical or similar assets or liabilities in inactive markets; (3) inputs other than quoted prices that are observable for the asset or liability, or (4) 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's 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-ended 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.

Common collective trust - 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 probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment advisor reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

NOTE E - FAIR VALUE MEASUREMENTS (CONTINUED)

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

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

	December 31, 2013		
	Level 1	**Level 2**	**Total**
Investments:			
Mutual funds:			
Mid/large cap stock	**$ 7,937,570**		**$ 7,937,570**
Small cap stock	**1,863,093**		**1,863,093**
Fixed income	**2,196,517**		**2,196,517**
International	**1,126,671**		**1,126,671**
Target dated	**5,948,029**		**5,948,029**
Common collective trust:			
Stable value		**$ 257,232**	**257,232**
Total investments	**$ 19,071,880**	**$ 257,232**	**$ 19,329,112**

	December 31, 2012		
	Level 1	**Level 2**	**Total**
Investments:			
Money market fund	$ 2,605,479		$ 2,605,479
Mutual funds:			
Mid/large cap stock	5,641,535		5,641,535
Small cap stock	1,268,722		1,268,722
Fixed income	2,323,354		2,323,354
International	908,594		908,594
Target dated	2,788,467		2,788,467
Common collective trust:			
Stable value		$ 45,808	45,808
Total investments	$ 15,536,151	$ 45,808	$ 15,581,959

Gains and losses (realized and unrealized) included in changes in net assets for the period above are reported in net appreciation in fair value of investments in the statement of changes in net assets available for benefits.

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period. For the years ended December 31, 2013 and 2012, there were no significant transfers in or out of Levels 1, 2, or 3.

NOTE F - TAX STATUS

On March 31, 2008, the IRS stated in an opinion letter that the prototype adopted by the Plan, as then designed, was in compliance with applicable requirements of the Internal Revenue Code (the "IRC") and therefore, the related trust is tax-exempt. The Plan has been amended since receiving the tax determination letter. However, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

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 a government authority. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2013, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2010.

NOTE G - RELATED PARTY TRANSACTIONS

Fidelity Management Trust Company is the trustee of the Plan. Certain Plan investments are shares of mutual funds managed by affiliates of Fidelity Management Trust Company. Therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan for investment management services are included in net appreciation in fair value of investments.

Expenses incurred on behalf of individual participants and paid by the Plan to Fidelity Management Trust Company totaled $25,129 and $24,682 for the years ended December 31, 2013 and 2012, respectively.

NOTE H - RISKS AND UNCERTAINTIES

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

Users of these financial statements should be aware that the financial markets' volatility may significantly impact the subsequent valuation of the Plan's investments. Accordingly, the valuation of investments at December 31, 2013 may not necessarily be indicative of amounts that could be realized in a current market exchange.

NOTE I - MUTUAL FUND FEES

Investments in mutual funds are subject to sales charges in the form of front-end loads, back-end loads or 12b-1 fees. 12b-1 fees, which are ongoing fees allowable under Section 12b-1 of the Investment Company Act of 1940, are annual fees deducted to pay for marketing and distribution costs of the funds. These fees are deducted prior to the allocation of the Plan's investment earnings activity, and thus not separately identifiable as an expense.

NOTE J - PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA.

NOTE K - NONCOMPLIANCE WITH PLAN TERMS

For the years ended December 31, 2013 and 2012, the Plan had various operational deficiencies including noncompliance with the definition of compensation, which resulted in incorrect withholding of contributions and employer match. The Company evaluated the significance of this noncompliance and has taken corrective action in accordance with IRS procedures by depositing $98,447 into the Plan in 2013 for the 2012 Plan year, and depositing $16,740 into the Plan in 2013 for the 2013 Plan year. As of the filing of Form 5500 for the year ended December 31, 2013, the Plan has determined that additional amounts are due to the Plan to correct additional identified errors. Corrective action will be taken upon the Plan Committee's authorization of the corrective action and such amounts will be deposited before December 31, 2014. The Plan sponsor will submit excise tax forms and any required excise tax to the IRS in 2014.

During 2013 and 2014, the Plan has continued the remediation for Plan years 2013 and 2012 and is implementing proper internal controls to remediate identified operational failures.

NOTE L - RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

	December 31, 2013	December 31, 2012
Net assets available for benefits per the financial statements	**$ 20,011,593**	$ 16,419,937
Employer contribution receivable		
Qualified non-elective contribution receivable		(98,447)
Excess contribution payable	**41,080**	
Adjustment from contract value to fair value for fully benefit-responsive investment contracts	**2,044**	1,293
Net assets available for benefits per Form 5500	**$ 20,054,717**	$ 16,322,783

The following is a reconciliation of investment income per the financial statements to Form 5500:

	Year Ended December 31, 2013
Net appreciation in fair value of investments	**$ 2,376,229**
Interest and dividend income per financial statements	**862,088**
Interest income on notes receivable from participants	**28,127**
Plus: Adjustment from contract value to fair value for fully benefit-responsive investment contracts at December 31, 2013	**2,044**
Less: Adjustment from contract value to fair value for fully benefit-responsive investment contracts at December 31, 2012	**(1,293)**
Investment income per Form 5500	**$ 3,267,195**

NOTE L - RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500 (CONTINUED)

The following is a reconciliation of employer contributions per the financial statements to Form 5500:

	Year Ended December 31, 2013
Employer contributions per financial statements	$ 350,695
Plus: Qualified non-elective contribution receivable at December 31, 2012	98,447
Employer contributions per Form 5500	$ 449,142

The following is a reconciliation of employee contributions per the financial statements to Form 5500:

	Year Ended December 31, 2013
Employee contributions per financial statements	$ 1,947,842
Plus: Excess employee contributions payable at December 31, 2013	41,080
Employer contributions per Form 5500	$ 1,988,922

SUPPLEMENTAL SCHEDULE

AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2013

EIN: 13-3439945
Plan Number: 001

Identity of Issuer, Borrower or Similar Party	Description of Investment	Current Value
PIMCO Total Return Fund - Administrative Class	Mutual Fund	**$ 698,870**
Invesco International Growth R5 Fund	Mutual Fund	**273,910**
Oakmark Equity & Income I Fund	Mutual Fund	**778,341**
Well Fargo Stable Value Fund	Common Collective Trust	**257,232**
PIMCO Real Return Bond Fund - Administrative Class	Mutual Fund	**218,496**
Heartland Value Plus IV Fund	Mutual Fund	**667,818**
Invesco Diversified Dividend Investor Fund	Mutual Fund	**1,381,581**
Fidelity Contrafund Fund*	Mutual Fund	**2,876,981**
Fidelity Strategic Income Fund*	Mutual Fund	**628,500**
Fidelity Freedom Income Fund*	Mutual Fund	**598,311**
Fidelity Freedom 2000 Fund*	Mutual Fund	**18,756**
Fidelity Freedom 2010 Fund*	Mutual Fund	**380,291**
Fidelity Freedom 2020 Fund*	Mutual Fund	**708,376**
Fidelity Freedom 2030 Fund*	Mutual Fund	**1,065,251**
Fidelity Small Cap Enhanced Index Fund*	Mutual Fund	**520,530**
Fidelity Freedom 2040 Fund*	Mutual Fund	**496,142**
Fidelity Freedom 2005 Fund*	Mutual Fund	**19,030**
Fidelity Freedom 2015 Fund*	Mutual Fund	**898,812**
Fidelity Freedom 2025 Fund*	Mutual Fund	**604,667**
Fidelity Freedom 2035 Fund*	Mutual Fund	**1,225,943**
Fidelity Freedom 2045 Fund*	Mutual Fund	**196,992**
Fidelity Freedom 2050 Fund*	Mutual Fund	**324,582**
Fidelity Freedom 2055 Fund*	Mutual Fund	**9,186**
Fidelity Spartan Extended Market Index Fund - Advantage Class*	Mutual Fund	**2,131,484**
Fidelity Spartan 500 Index Fund - Advantage Class*	Mutual Fund	**769,184**
Fidelity Spartan US Bond Index Fund - Advantage Class*	Mutual Fund	**52,340**
Fidelity Spartan Global ex US Index Fund - Advantage Class*	Mutual Fund	**839,041**
Templeton Foreign A Fund	Mutual Fund	**13,720**
RS Small Cap Growth A Fund	Mutual Fund	**641,586**
JPMorgan Small Cap Value A Fund	Mutual Fund	**33,159**
Participant Loans*	Interest rates ranging from 4.25% to 7.00% with maturity dates ranging from 2014 to 2023	**725,605**
		$ 20,054,717

* *Indicates party-in-interest to the Plan*

AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

Schedule H, Line 4a - Schedule of Delinquent Participant Contributions
December 31, 2013

EIN: 13-3439945
Plan Number: 001

Form 5500 Line 4a - Schedule of Delinquent Participant Contributions

Participant contributions transferred late to Plan in 2012 and 2013, respectively*	Total that Constitute Nonexempt Prohibited Transactions			Total fully corrected under VFCP and PTE 2002-51
	Contributions not corrected	Contributions corrected outside VFCP	Contributions pending correction in VFCP	
$98,447		$98,447		
$16,740		$16,740		

* This amount represents the aggregate amount of participant contributions and match contributions (inclusive of earnings) transferred late to the Plan in 2013. Late transmittals of participant contributions for the years ended December 31, 2013 and 2012 were corrected by submitting excise tax forms together with payment of the required excise tax by the Plan Sponsor to the Internal Revenue Service in 2013.



AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2013 and 2012

AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

Contents

	Page
Financial Statements	
Independent auditors' report	1
Statements of net assets available for benefits as of December 31, 2013 and 2012	3
Statement of changes in net assets available for benefits for the year ended December 31, 2013	4
Notes to financial statements	5
Supplemental Information	
Schedule of assets (held at end of year) as of December 31, 2013	13
Schedule of delinquent participant contributions for the year ended December 31, 2013	14

EisnerAmper LLP
750 Third Avenue
New York, NY 10017-2703
T 212.949.8700
F 212.891.4100

www.eisneramper.com

INDEPENDENT AUDITORS' REPORT

To the Plan Administrator and Participants of
American Stock Transfer & Trust Company Retirement Savings Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the American Stock Transfer & Trust Company Retirement Savings 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 U.S. Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA"), the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information discussed in Note C, 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.

EISNERAMPER
ACCOUNTANTS & ADVISORS

Other Matter

The supplemental schedule of assets (held at end of year) as of December 31, 2013, which is the responsibility of Plan management, is presented for the purpose of additional analysis and is not a required part of the financial statements, but is required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, it is inappropriate to, and we do not, express an opinion on the supplemental schedule referred to above.

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

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



New York, New York
October 15, 2014

EISNERAMPER LLP

AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

Statements of Net Assets Available for Benefits

	December 31,	
	2013	**2012**
ASSETS		
Investments, at fair value	**$ 19,329,112**	$ 15,581,959
Notes receivable from participants	**725,605**	740,824
Contributions receivable:		
Qualified non-elective contribution		98,447
Total assets reflecting investments at fair value	**20,054,717**	16,421,230
LIABILITIES		
Excess contributions payable	**41,080**	0
Total liabilities	**41,080**	0
Adjustment from fair value to contract value for fully benefit-responsive investment contracts	**(2,044)**	(1,293)
Net assets available for benefits	**$ 20,011,593**	$ 16,419,937

See accompanying notes to financial statements

AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2013

Additions:	
Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	**$ 2,376,229**
Interest and dividends	**862,088**
	3,238,317
Interest income on notes receivable from participants	**28,127**
Contributions:	
Participant	**1,947,842**
Employer	**350,695**
Rollovers	**174,604**
	2,473,141
Total additions	**5,739,585**
Deductions:	
Deductions from net assets attributed to:	
Benefits paid to participants	**(2,092,800)**
Administrative expenses	**(55,129)**
Total deductions	**(2,147,929)**
Net increase in net assets available for benefits	**3,591,656**
Net assets available for benefits - beginning of year	**16,419,937**
Net assets available for benefits - end of year	**$ 20,011,593**

See accompanying notes to financial statements

NOTE A - DESCRIPTION OF THE PLAN

The following description of the American Stock Transfer & Trust Company Retirement Savings Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

[1] General:

The Plan is a defined contribution plan covering all full-time employees of the American Stock Transfer & Trust Company (the "Company") who are age 18 or older. Effective July 1, 2013, the Plan sponsor amended the Plan whereby all employees except temporary, seasonal and Customer Services Representative 1 over the age of 18 are included in the plan with no service requirement. Temporary, seasonal and Customer Service Representative 1 over the age of 21 and have completed 1,000 hours of service are eligible to participate in the plan. Effective November 1, 2013, all employees, except Customer Service Representative 1 over the age of 18 are eligible to participate in the Plan without a service requirement.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The trustee and recordkeeper of the Plan is Fidelity Management Trust Company.

[2] Contributions:

Participants may contribute up to 90% of eligible compensation, as defined by the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. In no event may participant contributions exceed any statutory limitations. The Plan adopted automatic deferral provisions for those employees who become participants unless the Plan is notified by the participant not to withhold contributions. The automatic deferral percentage is equal to 3% of compensation for each payroll period. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

The Company may make a discretionary matching contribution equal to a discretionary percentage of a participant's elective deferrals. Additional discretionary profit-sharing contributions may be made at the option of the Company's board of directors. To be eligible for discretionary profit-sharing contributions, a participant must be 18 years of age, work 1,000 hours in the given Plan year and be employed on the last day of the Plan year. Participants direct the investment of participant and employer contributions.

For both 2013 and 2012, the Company made no discretionary profit-sharing contribution.

[3] Participant accounts:

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

[4] Vesting:

Participants are immediately vested in their contributions and earnings thereon. Effective September 1, 2011, participants are immediately vested in the Company's discretionary matching contribution and discretionary profit-sharing contribution portion of their accounts, plus actual earnings thereon.

NOTE A - DESCRIPTION OF THE PLAN (CONTINUED)

[5] Notes receivable from participants:

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. 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. Loan terms range from one to five years; however, terms may exceed five years for the purchase of a primary residence. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined by the Plan administrator, ranging from 4.25% to 7.00%**.** Principal and interest are paid ratably through payroll deductions. Delinquent notes receivable from participants are reclassified as distributions based upon the terms of the Plan document. A participant may not have more than one loan outstanding at any time.

[6] Payment of benefits:

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a ten-year period. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

[7] Forfeitures:

Forfeited non-vested accounts are used to reduce Plan administrative expenses. In addition, in accordance with the Plan document, forfeitures of the Company's discretionary matching contribution are to be used to offset the Company's discretionary matching contribution and forfeitures attributable to amounts other than the Company's discretionary matching contribution are to be used to reduce employer contributions. During the year ended December 31, 2013, forfeitures of $37,421 were used to reduce employer contributions and pay Plan expenses. Forfeited non-vested accounts available at December 31, 2013 and 2012 were approximately $140 and $34,235, respectively.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

[1] Basis of accounting:

The financial statements are prepared on the accrual method of accounting.

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 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 statement of changes in net assets available for benefits is prepared on a contract value basis.

[2] Subsequent events:

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

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

[3] 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 E for discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

[4] Payment of benefits:

Benefits are recorded when paid.

[5] Plan expenses:

Substantially all expenses, with the exception of participant loan and annual balance fees, incurred in connection with the administration of the Plan are paid by the Company.

[6] Use of estimates:

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and when applicable, disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

[7] Excess contributions payable

Amounts payable to participants for contributions in excess of amounts allowed by the Internal Revenue Service (the "IRS") are recorded as a liability with a corresponding reduction to contributions.

NOTE C - INVESTMENT CERTIFICATION

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, Fidelity Management Trust Company, the trustee of the Plan, has certified the completeness and accuracy of all investments and related investment activity and notes receivable from participants in the accompanying statements of net assets available for benefits as of December 31, 2013 and 2012, the statement of changes in net assets available for benefits for the year ended December 31, 2013 and the accompanying supplemental schedule of assets (held at end of year) as of December 31, 2013.

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

	2013	2012
Fidelity Retirement Money Market Fund	**$ ***	$ 2,605,479
Spartan Extended Market Index Investment Fund	**2,131,484**	1,432,310
Invesco Diversified Dividend Investment Fund	**1,381,581**	909,545
Fidelity Contrafund Fund	**2,876,981**	2,213,960
Fidelity Freedom 2030 Fund	**1,065,251**	534,956
Fidelity Freedom 2035 Fund	**1,225,943**	511,300

*Less than 5%

NOTE D - INVESTMENTS

The realized/unrealized appreciation/depreciation on investments bought and sold as well as held during the year is as follows for the year ended December 31, 2013:

Mutual funds	**$ 2,374,145**
Common collective trust	**2,084**
	$ 2,376,229

NOTE E - FAIR VALUE MEASUREMENTS

FASB's Accounting Standards Codification ("ASC") 820, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. The 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 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 (1) quoted prices for similar assets or liabilities in active markets; (2) quoted prices for identical or similar assets or liabilities in inactive markets; (3) inputs other than quoted prices that are observable for the asset or liability, or (4) 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's 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-ended 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.

Common collective trust - 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 probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment advisor reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

NOTE E - FAIR VALUE MEASUREMENTS (CONTINUED)

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

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

	December 31, 2013		
	Level 1	**Level 2**	**Total**
Investments:			
Mutual funds:			
Mid/large cap stock	**$ 7,937,570**		**$ 7,937,570**
Small cap stock	**1,863,093**		**1,863,093**
Fixed income	**2,196,517**		**2,196,517**
International	**1,126,671**		**1,126,671**
Target dated	**5,948,029**		**5,948,029**
Common collective trust:			
Stable value		**$ 257,232**	**257,232**
Total investments	**$ 19,071,880**	**$ 257,232**	**$ 19,329,112**

	December 31, 2012		
	Level 1	**Level 2**	**Total**
Investments:			
Money market fund	$ 2,605,479		$ 2,605,479
Mutual funds:			
Mid/large cap stock	5,641,535		5,641,535
Small cap stock	1,268,722		1,268,722
Fixed income	2,323,354		2,323,354
International	908,594		908,594
Target dated	2,788,467		2,788,467
Common collective trust:			
Stable value		$ 45,808	45,808
Total investments	$ 15,536,151	$ 45,808	$ 15,581,959

Gains and losses (realized and unrealized) included in changes in net assets for the period above are reported in net appreciation in fair value of investments in the statement of changes in net assets available for benefits.

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period. For the years ended December 31, 2013 and 2012, there were no significant transfers in or out of Levels 1, 2, or 3.

NOTE F - TAX STATUS

On March 31, 2008, the IRS stated in an opinion letter that the prototype adopted by the Plan, as then designed, was in compliance with applicable requirements of the Internal Revenue Code (the "IRC") and therefore, the related trust is tax-exempt. The Plan has been amended since receiving the tax determination letter. However, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

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 a government authority. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2013, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2010.

NOTE G - RELATED PARTY TRANSACTIONS

Fidelity Management Trust Company is the trustee of the Plan. Certain Plan investments are shares of mutual funds managed by affiliates of Fidelity Management Trust Company. Therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan for investment management services are included in net appreciation in fair value of investments.

Expenses incurred on behalf of individual participants and paid by the Plan to Fidelity Management Trust Company totaled $25,129 and $24,682 for the years ended December 31, 2013 and 2012, respectively.

NOTE H - RISKS AND UNCERTAINTIES

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

Users of these financial statements should be aware that the financial markets' volatility may significantly impact the subsequent valuation of the Plan's investments. Accordingly, the valuation of investments at December 31, 2013 may not necessarily be indicative of amounts that could be realized in a current market exchange.

NOTE I - MUTUAL FUND FEES

Investments in mutual funds are subject to sales charges in the form of front-end loads, back-end loads or 12b-1 fees. 12b-1 fees, which are ongoing fees allowable under Section 12b-1 of the Investment Company Act of 1940, are annual fees deducted to pay for marketing and distribution costs of the funds. These fees are deducted prior to the allocation of the Plan's investment earnings activity, and thus not separately identifiable as an expense.

NOTE J - PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA.

NOTE K - NONCOMPLIANCE WITH PLAN TERMS

For the years ended December 31, 2013 and 2012, the Plan had various operational deficiencies including noncompliance with the definition of compensation, which resulted in incorrect withholding of contributions and employer match. The Company evaluated the significance of this noncompliance and has taken corrective action in accordance with IRS procedures by depositing $98,447 into the Plan in 2013 for the 2012 Plan year, and depositing $16,740 into the Plan in 2013 for the 2013 Plan year. As of the filing of Form 5500 for the year ended December 31, 2013, the Plan has determined that additional amounts are due to the Plan to correct additional identified errors. Corrective action will be taken upon the Plan Committee's authorization of the corrective action and such amounts will be deposited before December 31, 2014. The Plan sponsor will submit excise tax forms and any required excise tax to the IRS in 2014.

During 2013 and 2014, the Plan has continued the remediation for Plan years 2013 and 2012 and is implementing proper internal controls to remediate identified operational failures.

NOTE L - RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

	December 31, 2013	December 31, 2012
Net assets available for benefits per the financial statements	**$ 20,011,593**	$ 16,419,937
Employer contribution receivable		
Qualified non-elective contribution receivable		(98,447)
Excess contribution payable	**41,080**	
Adjustment from contract value to fair value for fully benefit-responsive investment contracts	**2,044**	1,293
Net assets available for benefits per Form 5500	**$ 20,054,717**	$ 16,322,783

The following is a reconciliation of investment income per the financial statements to Form 5500:

	Year Ended December 31, 2013
Net appreciation in fair value of investments	**$ 2,376,229**
Interest and dividend income per financial statements	**862,088**
Interest income on notes receivable from participants	**28,127**
Plus: Adjustment from contract value to fair value for fully benefit-responsive investment contracts at December 31, 2013	**2,044**
Less: Adjustment from contract value to fair value for fully benefit-responsive investment contracts at December 31, 2012	**(1,293)**
Investment income per Form 5500	**$ 3,267,195**

NOTE L - RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500 (CONTINUED)

The following is a reconciliation of employer contributions per the financial statements to Form 5500:

	Year Ended December 31, 2013
Employer contributions per financial statements	$ 350,695
Plus: Qualified non-elective contribution receivable at December 31, 2012	98,447
Employer contributions per Form 5500	$ 449,142

The following is a reconciliation of employee contributions per the financial statements to Form 5500:

	Year Ended December 31, 2013
Employee contributions per financial statements	$ 1,947,842
Plus: Excess employee contributions payable at December 31, 2013	41,080
Employer contributions per Form 5500	$ 1,988,922

SUPPLEMENTAL SCHEDULE

AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2013

EIN: 13-3439945
Plan Number: 001

Identity of Issuer, Borrower or Similar Party	Description of Investment	Current Value
PIMCO Total Return Fund - Administrative Class	Mutual Fund	**$ 698,870**
Invesco International Growth R5 Fund	Mutual Fund	**273,910**
Oakmark Equity & Income I Fund	Mutual Fund	**778,341**
Well Fargo Stable Value Fund	Common Collective Trust	**257,232**
PIMCO Real Return Bond Fund - Administrative Class	Mutual Fund	**218,496**
Heartland Value Plus IV Fund	Mutual Fund	**667,818**
Invesco Diversified Dividend Investor Fund	Mutual Fund	**1,381,581**
Fidelity Contrafund Fund*	Mutual Fund	**2,876,981**
Fidelity Strategic Income Fund*	Mutual Fund	**628,500**
Fidelity Freedom Income Fund*	Mutual Fund	**598,311**
Fidelity Freedom 2000 Fund*	Mutual Fund	**18,756**
Fidelity Freedom 2010 Fund*	Mutual Fund	**380,291**
Fidelity Freedom 2020 Fund*	Mutual Fund	**708,376**
Fidelity Freedom 2030 Fund*	Mutual Fund	**1,065,251**
Fidelity Small Cap Enhanced Index Fund*	Mutual Fund	**520,530**
Fidelity Freedom 2040 Fund*	Mutual Fund	**496,142**
Fidelity Freedom 2005 Fund*	Mutual Fund	**19,030**
Fidelity Freedom 2015 Fund*	Mutual Fund	**898,812**
Fidelity Freedom 2025 Fund*	Mutual Fund	**604,667**
Fidelity Freedom 2035 Fund*	Mutual Fund	**1,225,943**
Fidelity Freedom 2045 Fund*	Mutual Fund	**196,992**
Fidelity Freedom 2050 Fund*	Mutual Fund	**324,582**
Fidelity Freedom 2055 Fund*	Mutual Fund	**9,186**
Fidelity Spartan Extended Market Index Fund - Advantage Class*	Mutual Fund	**2,131,484**
Fidelity Spartan 500 Index Fund - Advantage Class*	Mutual Fund	**769,184**
Fidelity Spartan US Bond Index Fund - Advantage Class*	Mutual Fund	**52,340**
Fidelity Spartan Global ex US Index Fund - Advantage Class*	Mutual Fund	**839,041**
Templeton Foreign A Fund	Mutual Fund	**13,720**
RS Small Cap Growth A Fund	Mutual Fund	**641,586**
JPMorgan Small Cap Value A Fund	Mutual Fund	**33,159**
Participant Loans*	Interest rates ranging from 4.25% to 7.00% with maturity dates ranging from 2014 to 2023	**725,605**
		$ 20,054,717

* *Indicates party-in-interest to the Plan*

AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

Schedule H, Line 4a - Schedule of Delinquent Participant Contributions
December 31, 2013

EIN: 13-3439945
Plan Number: 001

Form 5500 Line 4a - Schedule of Delinquent Participant Contributions

Participant contributions transferred late to Plan in 2012 and 2013, respectively*	Total that Constitute Nonexempt Prohibited Transactions			Total fully corrected under VFCP and PTE 2002-51
	Contributions not corrected	Contributions corrected outside VFCP	Contributions pending correction in VFCP	
$98,447		$98,447		
$16,740		$16,740		

* This amount represents the aggregate amount of participant contributions and match contributions (inclusive of earnings) transferred late to the Plan in 2013. Late transmittals of participant contributions for the years ended December 31, 2013 and 2012 were corrected by submitting excise tax forms together with payment of the required excise tax by the Plan Sponsor to the Internal Revenue Service in 2013.



AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2013 and 2012

AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

Contents

	Page
Financial Statements	
Independent auditors' report	1
Statements of net assets available for benefits as of December 31, 2013 and 2012	3
Statement of changes in net assets available for benefits for the year ended December 31, 2013	4
Notes to financial statements	5
Supplemental Information	
Schedule of assets (held at end of year) as of December 31, 2013	13
Schedule of delinquent participant contributions for the year ended December 31, 2013	14

EisnerAmper LLP
750 Third Avenue
New York, NY 10017-2703
T 212.949.8700
F 212.891.4100

www.eisneramper.com

INDEPENDENT AUDITORS' REPORT

To the Plan Administrator and Participants of
American Stock Transfer & Trust Company Retirement Savings Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the American Stock Transfer & Trust Company Retirement Savings 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 U.S. Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA"), the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information discussed in Note C, 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.

EISNERAMPER
ACCOUNTANTS & ADVISORS

Other Matter

The supplemental schedule of assets (held at end of year) as of December 31, 2013, which is the responsibility of Plan management, is presented for the purpose of additional analysis and is not a required part of the financial statements, but is required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, it is inappropriate to, and we do not, express an opinion on the supplemental schedule referred to above.

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

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



New York, New York
October 15, 2014

EISNERAMPER LLP

AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

Statements of Net Assets Available for Benefits

	December 31,	
	2013	**2012**
ASSETS		
Investments, at fair value	**$ 19,329,112**	$ 15,581,959
Notes receivable from participants	**725,605**	740,824
Contributions receivable:		
Qualified non-elective contribution		98,447
Total assets reflecting investments at fair value	**20,054,717**	16,421,230
LIABILITIES		
Excess contributions payable	**41,080**	0
Total liabilities	**41,080**	0
Adjustment from fair value to contract value for fully benefit-responsive investment contracts	**(2,044)**	(1,293)
Net assets available for benefits	**$ 20,011,593**	$ 16,419,937

See accompanying notes to financial statements

AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2013

Additions:	
Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	**$ 2,376,229**
Interest and dividends	**862,088**
	3,238,317
Interest income on notes receivable from participants	**28,127**
Contributions:	
Participant	**1,947,842**
Employer	**350,695**
Rollovers	**174,604**
	2,473,141
Total additions	**5,739,585**
Deductions:	
Deductions from net assets attributed to:	
Benefits paid to participants	**(2,092,800)**
Administrative expenses	**(55,129)**
Total deductions	**(2,147,929)**
Net increase in net assets available for benefits	**3,591,656**
Net assets available for benefits - beginning of year	**16,419,937**
Net assets available for benefits - end of year	**$ 20,011,593**

See accompanying notes to financial statements

NOTE A - DESCRIPTION OF THE PLAN

The following description of the American Stock Transfer & Trust Company Retirement Savings Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

[1] General:

The Plan is a defined contribution plan covering all full-time employees of the American Stock Transfer & Trust Company (the "Company") who are age 18 or older. Effective July 1, 2013, the Plan sponsor amended the Plan whereby all employees except temporary, seasonal and Customer Services Representative 1 over the age of 18 are included in the plan with no service requirement. Temporary, seasonal and Customer Service Representative 1 over the age of 21 and have completed 1,000 hours of service are eligible to participate in the plan. Effective November 1, 2013, all employees, except Customer Service Representative 1 over the age of 18 are eligible to participate in the Plan without a service requirement.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The trustee and recordkeeper of the Plan is Fidelity Management Trust Company.

[2] Contributions:

Participants may contribute up to 90% of eligible compensation, as defined by the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. In no event may participant contributions exceed any statutory limitations. The Plan adopted automatic deferral provisions for those employees who become participants unless the Plan is notified by the participant not to withhold contributions. The automatic deferral percentage is equal to 3% of compensation for each payroll period. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

The Company may make a discretionary matching contribution equal to a discretionary percentage of a participant's elective deferrals. Additional discretionary profit-sharing contributions may be made at the option of the Company's board of directors. To be eligible for discretionary profit-sharing contributions, a participant must be 18 years of age, work 1,000 hours in the given Plan year and be employed on the last day of the Plan year. Participants direct the investment of participant and employer contributions.

For both 2013 and 2012, the Company made no discretionary profit-sharing contribution.

[3] Participant accounts:

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

[4] Vesting:

Participants are immediately vested in their contributions and earnings thereon. Effective September 1, 2011, participants are immediately vested in the Company's discretionary matching contribution and discretionary profit-sharing contribution portion of their accounts, plus actual earnings thereon.

NOTE A - DESCRIPTION OF THE PLAN (CONTINUED)

[5] Notes receivable from participants:

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. 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. Loan terms range from one to five years; however, terms may exceed five years for the purchase of a primary residence. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined by the Plan administrator, ranging from 4.25% to 7.00%**.** Principal and interest are paid ratably through payroll deductions. Delinquent notes receivable from participants are reclassified as distributions based upon the terms of the Plan document. A participant may not have more than one loan outstanding at any time.

[6] Payment of benefits:

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a ten-year period. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

[7] Forfeitures:

Forfeited non-vested accounts are used to reduce Plan administrative expenses. In addition, in accordance with the Plan document, forfeitures of the Company's discretionary matching contribution are to be used to offset the Company's discretionary matching contribution and forfeitures attributable to amounts other than the Company's discretionary matching contribution are to be used to reduce employer contributions. During the year ended December 31, 2013, forfeitures of $37,421 were used to reduce employer contributions and pay Plan expenses. Forfeited non-vested accounts available at December 31, 2013 and 2012 were approximately $140 and $34,235, respectively.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

[1] Basis of accounting:

The financial statements are prepared on the accrual method of accounting.

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 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 statement of changes in net assets available for benefits is prepared on a contract value basis.

[2] Subsequent events:

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

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

[3] 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 E for discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

[4] Payment of benefits:

Benefits are recorded when paid.

[5] Plan expenses:

Substantially all expenses, with the exception of participant loan and annual balance fees, incurred in connection with the administration of the Plan are paid by the Company.

[6] Use of estimates:

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and when applicable, disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

[7] Excess contributions payable

Amounts payable to participants for contributions in excess of amounts allowed by the Internal Revenue Service (the "IRS") are recorded as a liability with a corresponding reduction to contributions.

NOTE C - INVESTMENT CERTIFICATION

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, Fidelity Management Trust Company, the trustee of the Plan, has certified the completeness and accuracy of all investments and related investment activity and notes receivable from participants in the accompanying statements of net assets available for benefits as of December 31, 2013 and 2012, the statement of changes in net assets available for benefits for the year ended December 31, 2013 and the accompanying supplemental schedule of assets (held at end of year) as of December 31, 2013.

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

	2013	2012
Fidelity Retirement Money Market Fund	**$ ***	$ 2,605,479
Spartan Extended Market Index Investment Fund	**2,131,484**	1,432,310
Invesco Diversified Dividend Investment Fund	**1,381,581**	909,545
Fidelity Contrafund Fund	**2,876,981**	2,213,960
Fidelity Freedom 2030 Fund	**1,065,251**	534,956
Fidelity Freedom 2035 Fund	**1,225,943**	511,300

*Less than 5%

NOTE D - INVESTMENTS

The realized/unrealized appreciation/depreciation on investments bought and sold as well as held during the year is as follows for the year ended December 31, 2013:

Mutual funds	**$ 2,374,145**
Common collective trust	**2,084**
	$ 2,376,229

NOTE E - FAIR VALUE MEASUREMENTS

FASB's Accounting Standards Codification ("ASC") 820, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. The 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 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 (1) quoted prices for similar assets or liabilities in active markets; (2) quoted prices for identical or similar assets or liabilities in inactive markets; (3) inputs other than quoted prices that are observable for the asset or liability, or (4) 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's 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-ended 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.

Common collective trust - 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 probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment advisor reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

NOTE E - FAIR VALUE MEASUREMENTS (CONTINUED)

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

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

	December 31, 2013		
	Level 1	**Level 2**	**Total**
Investments:			
Mutual funds:			
Mid/large cap stock	**$ 7,937,570**		**$ 7,937,570**
Small cap stock	**1,863,093**		**1,863,093**
Fixed income	**2,196,517**		**2,196,517**
International	**1,126,671**		**1,126,671**
Target dated	**5,948,029**		**5,948,029**
Common collective trust:			
Stable value		**$ 257,232**	**257,232**
Total investments	**$ 19,071,880**	**$ 257,232**	**$ 19,329,112**

	December 31, 2012		
	Level 1	**Level 2**	**Total**
Investments:			
Money market fund	$ 2,605,479		$ 2,605,479
Mutual funds:			
Mid/large cap stock	5,641,535		5,641,535
Small cap stock	1,268,722		1,268,722
Fixed income	2,323,354		2,323,354
International	908,594		908,594
Target dated	2,788,467		2,788,467
Common collective trust:			
Stable value		$ 45,808	45,808
Total investments	$ 15,536,151	$ 45,808	$ 15,581,959

Gains and losses (realized and unrealized) included in changes in net assets for the period above are reported in net appreciation in fair value of investments in the statement of changes in net assets available for benefits.

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period. For the years ended December 31, 2013 and 2012, there were no significant transfers in or out of Levels 1, 2, or 3.

NOTE F - TAX STATUS

On March 31, 2008, the IRS stated in an opinion letter that the prototype adopted by the Plan, as then designed, was in compliance with applicable requirements of the Internal Revenue Code (the "IRC") and therefore, the related trust is tax-exempt. The Plan has been amended since receiving the tax determination letter. However, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

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 a government authority. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2013, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2010.

NOTE G - RELATED PARTY TRANSACTIONS

Fidelity Management Trust Company is the trustee of the Plan. Certain Plan investments are shares of mutual funds managed by affiliates of Fidelity Management Trust Company. Therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan for investment management services are included in net appreciation in fair value of investments.

Expenses incurred on behalf of individual participants and paid by the Plan to Fidelity Management Trust Company totaled $25,129 and $24,682 for the years ended December 31, 2013 and 2012, respectively.

NOTE H - RISKS AND UNCERTAINTIES

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

Users of these financial statements should be aware that the financial markets' volatility may significantly impact the subsequent valuation of the Plan's investments. Accordingly, the valuation of investments at December 31, 2013 may not necessarily be indicative of amounts that could be realized in a current market exchange.

NOTE I - MUTUAL FUND FEES

Investments in mutual funds are subject to sales charges in the form of front-end loads, back-end loads or 12b-1 fees. 12b-1 fees, which are ongoing fees allowable under Section 12b-1 of the Investment Company Act of 1940, are annual fees deducted to pay for marketing and distribution costs of the funds. These fees are deducted prior to the allocation of the Plan's investment earnings activity, and thus not separately identifiable as an expense.

NOTE J - PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA.

NOTE K - NONCOMPLIANCE WITH PLAN TERMS

For the years ended December 31, 2013 and 2012, the Plan had various operational deficiencies including noncompliance with the definition of compensation, which resulted in incorrect withholding of contributions and employer match. The Company evaluated the significance of this noncompliance and has taken corrective action in accordance with IRS procedures by depositing $98,447 into the Plan in 2013 for the 2012 Plan year, and depositing $16,740 into the Plan in 2013 for the 2013 Plan year. As of the filing of Form 5500 for the year ended December 31, 2013, the Plan has determined that additional amounts are due to the Plan to correct additional identified errors. Corrective action will be taken upon the Plan Committee's authorization of the corrective action and such amounts will be deposited before December 31, 2014. The Plan sponsor will submit excise tax forms and any required excise tax to the IRS in 2014.

During 2013 and 2014, the Plan has continued the remediation for Plan years 2013 and 2012 and is implementing proper internal controls to remediate identified operational failures.

NOTE L - RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

	December 31, 2013	December 31, 2012
Net assets available for benefits per the financial statements	**$ 20,011,593**	$ 16,419,937
Employer contribution receivable		
Qualified non-elective contribution receivable		(98,447)
Excess contribution payable	**41,080**	
Adjustment from contract value to fair value for fully benefit-responsive investment contracts	**2,044**	1,293
Net assets available for benefits per Form 5500	**$ 20,054,717**	$ 16,322,783

The following is a reconciliation of investment income per the financial statements to Form 5500:

	Year Ended December 31, 2013
Net appreciation in fair value of investments	**$ 2,376,229**
Interest and dividend income per financial statements	**862,088**
Interest income on notes receivable from participants	**28,127**
Plus: Adjustment from contract value to fair value for fully benefit-responsive investment contracts at December 31, 2013	**2,044**
Less: Adjustment from contract value to fair value for fully benefit-responsive investment contracts at December 31, 2012	**(1,293)**
Investment income per Form 5500	**$ 3,267,195**

NOTE L - RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500 (CONTINUED)

The following is a reconciliation of employer contributions per the financial statements to Form 5500:

	Year Ended December 31, 2013
Employer contributions per financial statements	$ 350,695
Plus: Qualified non-elective contribution receivable at December 31, 2012	98,447
Employer contributions per Form 5500	$ 449,142

The following is a reconciliation of employee contributions per the financial statements to Form 5500:

	Year Ended December 31, 2013
Employee contributions per financial statements	$ 1,947,842
Plus: Excess employee contributions payable at December 31, 2013	41,080
Employer contributions per Form 5500	$ 1,988,922

SUPPLEMENTAL SCHEDULE

AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2013

EIN: 13-3439945
Plan Number: 001

Identity of Issuer, Borrower or Similar Party	Description of Investment	Current Value
PIMCO Total Return Fund - Administrative Class	Mutual Fund	**$ 698,870**
Invesco International Growth R5 Fund	Mutual Fund	**273,910**
Oakmark Equity & Income I Fund	Mutual Fund	**778,341**
Well Fargo Stable Value Fund	Common Collective Trust	**257,232**
PIMCO Real Return Bond Fund - Administrative Class	Mutual Fund	**218,496**
Heartland Value Plus IV Fund	Mutual Fund	**667,818**
Invesco Diversified Dividend Investor Fund	Mutual Fund	**1,381,581**
Fidelity Contrafund Fund*	Mutual Fund	**2,876,981**
Fidelity Strategic Income Fund*	Mutual Fund	**628,500**
Fidelity Freedom Income Fund*	Mutual Fund	**598,311**
Fidelity Freedom 2000 Fund*	Mutual Fund	**18,756**
Fidelity Freedom 2010 Fund*	Mutual Fund	**380,291**
Fidelity Freedom 2020 Fund*	Mutual Fund	**708,376**
Fidelity Freedom 2030 Fund*	Mutual Fund	**1,065,251**
Fidelity Small Cap Enhanced Index Fund*	Mutual Fund	**520,530**
Fidelity Freedom 2040 Fund*	Mutual Fund	**496,142**
Fidelity Freedom 2005 Fund*	Mutual Fund	**19,030**
Fidelity Freedom 2015 Fund*	Mutual Fund	**898,812**
Fidelity Freedom 2025 Fund*	Mutual Fund	**604,667**
Fidelity Freedom 2035 Fund*	Mutual Fund	**1,225,943**
Fidelity Freedom 2045 Fund*	Mutual Fund	**196,992**
Fidelity Freedom 2050 Fund*	Mutual Fund	**324,582**
Fidelity Freedom 2055 Fund*	Mutual Fund	**9,186**
Fidelity Spartan Extended Market Index Fund - Advantage Class*	Mutual Fund	**2,131,484**
Fidelity Spartan 500 Index Fund - Advantage Class*	Mutual Fund	**769,184**
Fidelity Spartan US Bond Index Fund - Advantage Class*	Mutual Fund	**52,340**
Fidelity Spartan Global ex US Index Fund - Advantage Class*	Mutual Fund	**839,041**
Templeton Foreign A Fund	Mutual Fund	**13,720**
RS Small Cap Growth A Fund	Mutual Fund	**641,586**
JPMorgan Small Cap Value A Fund	Mutual Fund	**33,159**
Participant Loans*	Interest rates ranging from 4.25% to 7.00% with maturity dates ranging from 2014 to 2023	**725,605**
		$ 20,054,717

* *Indicates party-in-interest to the Plan*

AMERICAN STOCK TRANSFER & TRUST COMPANY RETIREMENT SAVINGS PLAN

Schedule H, Line 4a - Schedule of Delinquent Participant Contributions
December 31, 2013

EIN: 13-3439945
Plan Number: 001

Form 5500 Line 4a - Schedule of Delinquent Participant Contributions

Participant contributions transferred late to Plan in 2012 and 2013, respectively*	Total that Constitute Nonexempt Prohibited Transactions			Total fully corrected under VFCP and PTE 2002-51
	Contributions not corrected	Contributions corrected outside VFCP	Contributions pending correction in VFCP	
$98,447		$98,447		
$16,740		$16,740		

* This amount represents the aggregate amount of participant contributions and match contributions (inclusive of earnings) transferred late to the Plan in 2013. Late transmittals of participant contributions for the years ended December 31, 2013 and 2012 were corrected by submitting excise tax forms together with payment of the required excise tax by the Plan Sponsor to the Internal Revenue Service in 2013.