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;
- [X] 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
ACCURATE BACKGROUND CHECKS, INC. 401(K) PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 12/15/1998

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

ACCURATE BACKGROUND, INC.

7515 IRVINE CENTER DR
IRVINE, CA 92618

2b Employer Identification Number (EIN)
33-0796904

2c Sponsor's telephone number
949-609-2220

2d Business code (see instructions)
561600

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	SHERRI DAVIS
	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**	249
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**	180
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	30
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	210
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	210
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	133
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:
2E 2F 2G 2J 2K 2S 2T 3D 3H

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

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

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

b General Schedules

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

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

2013

This Form is Open to Public Inspection

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

A Name of plan
ACCURATE BACKGROUND CHECKS, INC. 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ACCURATE BACKGROUND, INC.

D Employer Identification Number (EIN)
33-0796904

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

1 Coverage Information:

(a) Name of insurance carrier

TRANSAMERICA LIFE INSURANCE COMPANY

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
39-0989781	86231	800442-000	0	01/01/2013	04/30/2013

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

(a) Total amount of commissions paid	**(b)** Total amount of fees paid
2031	0

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

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

LPL FINANCIAL CORPORATION

MICHAEL F FOY
9785 TOWNE CENTER DR
SAN DIEGO, CA 92121

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	
2031	0		3

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

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

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

Specify nature of costs ▶

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

(3) ☐ other (specify) ▶

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

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

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

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

b	Balance at the end of the previous year			**7b**	
c	Additions: (1) Contributions deposited during the year	**7c(1)**			
	(2) Dividends and credits	**7c(2)**			
	(3) Interest credited during the year	**7c(3)**			
	(4) Transferred from separate account	**7c(4)**			
	(5) Other (specify below) ▶	**7c(5)**			
	(6) Total additions			**7c(6)**	0
d	Total of balance and additions (add lines **7b** and **7c(6)**).			**7d**	0
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	**7e(1)**			
	(2) Administration charge made by carrier	**7e(2)**			
	(3) Transferred to separate account	**7e(3)**			
	(4) Other (specify below) ▶	**7e(4)**			
	(5) Total deductions			**7e(5)**	0
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			**7f**	0

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	0
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	0
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	0
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount			**10b**	

Specify nature of costs ▶

Part IV Provision of Information

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

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

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

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

A Name of plan
ACCURATE BACKGROUND CHECKS, INC. 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ACCURATE BACKGROUND, INC.

D Employer Identification Number (EIN)
33-0796904

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

TRANSAMERICA LIFE INSURANCE COMPANY

39-0989781

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

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(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)

TRANSAMERICA LIFE INSURANCE COMPANY

39-0989781

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 52 62 64 67	RECORDKEEPER	4957	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

(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	306	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

LPL FINANCIAL CORPORATION

95-2834236

(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?
55	ADVISOR	0	Yes [X] No [ ]	Yes [X] No [ ]	2347	Yes [ ] No [X]

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.
DREYFUS S&P 500 INDX - DREYFUS TRA 31-1249295	0.15%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
FKLN DYNATECH R - FRANKLIN TEMPLET 94-3167260	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
FKLN SM CAP GRTH R - FRANKLIN TEMP 94-3167260	0.25%

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
INVS COMSTOCK R - INVESCO INVESTME 11 GREENWAY PLAZA, SUITE 100 HOUSTON, TX 77046	0.35%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
LD ABBETT HGH YLD R3 - DST SYSTEMS 43-1581814	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
MFS INTL NEW DISC R2 - MFS SERVICE 04-2865649	0.15%

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
MFS RESEARCH R2 - MFS SERVICE CENT 04-2865649	0.15%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
NUVEEN MDCP INDEX R3 - BOSTON FINA P.O. BOX 8480 BOSTON, MA 02266	0.15%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
NUVEEN SM CP IDX R3 - BOSTON FINAN P.O. BOX 8480 BOSTON, MA 02266	0.15%

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation		**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
OPPHMR DEV MKTS N - OFI GLOBAL ASS	TWO WORLD FINANCIAL CENTER 225 LIBERTY STREET, 14TH FLOOR NEW YORK, NY 10281	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation		**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
OPPHMR DISC MDCPGR N - OFI GLOBAL	TWO WORLD FINANCIAL CENTER 225 LIBERTY STREET, 14TH FLOOR NEW YORK, NY 10281	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation		**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
OPPHMR INTL GRTH N - OFI GLOBAL AS	TWO WORLD FINANCIAL CENTER 225 LIBERTY STREET, 14TH FLOOR NEW YORK, NY 10281	0.25%

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TEMPLETON FOREIGN R - FRANKLIN TEM 94-3167260	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
VICTORY ESTB VALUE R - CITI FUND S 31-1249295	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
VICTORY SM CO OPP R - CITI FUND SE 31-1249295	0.25%

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
LPL FINANCIAL CORPORATION	55	2347

(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.
NATIONAL FINANCIAL SERVICES LLC 04-3523567	

(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: WRIGHT FORD YOUNG & COMPANY	**b** EIN:	95-3288054
c	Position: AUDITORS		
d	Address: 16140 SAND CANYON AVENUE IRVINE, CA 92618	**e** Telephone:	949-910-2727

Explanation: THIS CHANGE IN THE PLAN'S AUDITOR WAS MADE FOR BUSINESS REASONS

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
ACCURATE BACKGROUND CHECKS, INC. 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
ACCURATE BACKGROUND, INC.

D Employer Identification Number (EIN)
33-0796904

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: VANGUARD TARGET RETIREMENT 2045 RET

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
39-0989781-051	P	0

a Name of MTIA, CCT, PSA, or 103-12 IE: COLUMBIA INCOME OPPORTUNITIES INV O

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
39-0989781-228	P	0

a Name of MTIA, CCT, PSA, or 103-12 IE: JANUS BALANCED INV OPT

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
39-0989781-394	P	0

a Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA PARTNERS MID VALUE RET

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
39-0989781-427	P	0

a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY ADVISOR SMALL CAP INV OPT

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
39-0989781-445	P	0

a Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA PARTNERS STOCK INDEX R

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
39-0989781-587	P	0

a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS FUNDAMENTAL INVESTOR

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
39-0989781-009	P	0

a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS GROWTH FUND OF AMERI

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN 39-0989781-015	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS NEW PERSPECTIVE INV

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN 39-0989781-023	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: COLUMBIA MARSICO 21ST CENTURY INV O

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN 39-0989781-030	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: SSGA RUSSELL SMALL CAP INDEX RET OP

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN 39-0989781-033	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: SSGA INTERNATIONAL INDEX RET OPT

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN 39-0989781-035	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: SSGA U.S. BOND INDEX RET OPT

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN 39-0989781-037	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO MID CAP CORE EQUITY INV OPT

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN 39-0989781-043	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT INCOME R

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN 39-0989781-047	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2015 RET

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN 39-0989781-048	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2025 RET

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN 39-0989781-049	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2035 RET

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN 39-0989781-050	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: AEGON CASH RESERVE RET OPT

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN 39-0989781-060	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS EUROPACIFIC GROWTH R

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN 39-0989781-068	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: LOOMIS SAYLES INVESTMENT GRADE BOND

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN 39-0989781-086	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: PIONEER FUNDAMENTAL VALUE INV OPT

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN 39-0989781-092	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2020 RET

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN 39-0989781-110	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2030 RET

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN 39-0989781-111	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2040 RET

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN 39-0989781-112	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2050 RET

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN 39-0989781-113	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2055 RET

b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY

c EIN-PN 39-0989781-505	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

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
ACCURATE BACKGROUND CHECKS, INC. 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ACCURATE BACKGROUND, INC.

D Employer Identification Number (EIN)
33-0796904

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	1549
(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)	28465	40177
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	1648865	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)	0	2143475
(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	1677330	2185201
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	1677330	2185201

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)	0	
(B) Participants	2a(1)(B)	330660	
(C) Others (including rollovers)	2a(1)(C)	82504	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		413164
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	2900	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		2900
(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)	71252	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		71252
(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)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		141473
(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)		104609
c Other income	2c		-5507
d Total income. Add all **income** amounts in column (b) and enter total	2d		727891
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	217146	
(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)		217146
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses: **(1)** Professional fees	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)	0	
(4) Other	2i(4)	2874	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		2874
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		220020
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		507871
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: WONG JOHNSON & ASSOCIATES,APC **(2)** EIN: 46-0507972

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		490365
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		60000
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
ACCURATE BACKGROUND CHECKS, INC. 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ACCURATE BACKGROUND, INC.

D Employer Identification Number (EIN)
33-0796904

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 42-6362604

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):

ACCURATE BACKGROUND CHECKS, INC.
401(K) PROFIT SHARING PLAN

INDEPENDENT AUDITORS' REPORT, FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULES

DECEMBER 31, 2013 AND 2012

WONG JOHNSON ASSOCIATES

WONG JOHNSON & ASSOCIATES, A PROFESSIONAL CORPORATION
CERTIFIED PUBLIC ACCOUNTANTS
SUITE 203
41856 IVY STREET, MURRIETA, CALIFORNIA 92562-8805
TELEPHONE 951–693–1120

ACCURATE BACKGROUND CHECKS, INC.
401(K) PROFIT SHARING PLAN

INDEX TO REPORT, FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULES

Independent auditors' report 1-2

Financial statements:

Statement 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 years ended December 31, 2013 and 2012 4

Notes to financial statements 5–17

Supplemental schedules*

Schedule H, line 4i – Schedule of assets (held at end of year) as of December 31, 2013 18

Schedule H, line 4a – Schedule of Delinquent Participant Contributions as of December 31, 2013 19

* Other schedules required by Section 2520.103-10 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA have been omitted because the information required by the relevant schedules is not applicable.

WONG JOHNSON ASSOCIATES

WONG JOHNSON & ASSOCIATES, A PROFESSIONAL CORPORATION
CERTIFIED PUBLIC ACCOUNTANTS
SUITE 203
41856 IVY STREET, MURRIETA, CALIFORNIA 92562-8805
TELEPHONE 951-693-1120

INDEPENDENT AUDITORS' REPORT

October 14, 2014

To the Participants and Plan Administrator
of the Accurate Background Checks, Inc.
401(k) Profit Sharing Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Accurate Background Checks, Inc. 401(k) Profit Sharing Plan, which comprise the statement of net assets available for benefits as of December 31, 2013, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the 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 on these financial statements.

Other Matter – Supplemental Schedules

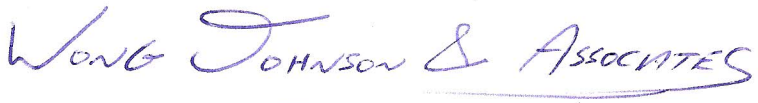
We were engaged for the purpose of forming an opinion on the financial statements taken as a whole. The supplemental Schedule of Assets (Held at End of Year) and Schedule of Delinquent Participant Contributions, are the responsibility of plan management, are presented for the purpose of additional analysis and are not a required part of the financial statements but are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. 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 schedules referred to above.

Other Matter – 2012 Financial Statements

The financial statements of the Plan as of December 31, 2012, were audited by predecessor auditors. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the ERISA, the plan administrator instructed the predecessor auditors not to perform, and they did not perform, any auditing procedures with respect to the information certified by Transamerica Life Insurance Company, formerly the investment custodian of the Plan. Their report, dated October 15, 2013, indicated that (a) because of the significance of the information they did not audit, they were unable to obtain sufficient appropriate audit evidence to provide a basis for an opinion and accordingly, they did not express an opinion on the financial statements and (b) the form and content of the information included in the financial statements other than that derived from the information certified by the custodian, were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

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



WONG JOHNSON & ASSOCIATES
A Professional Corporation
Murrieta, California

ACCURATE BACKGROUND CHECKS, INC.
401(K) PROFIT SHARING PLAN
STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31, 2013	December 31, 2012
ASSETS		
Cash	$ 1,549	$ 3,489
INVESTMENTS, AT FAIR VALUE, PARTICIPANT DIRECTED:		
Registered investment companies	2,143,475	-
Pooled separate accounts	-	1,645,376
Total investments	2,143,475	1,645,376
RECEIVABLES:		
Notes receivable from participants	40,177	28,465
Total receivables	40,177	28,465
Total assets	2,185,201	1,677,330
LIABILITIES:		
Corrective distributions payable	23,145	8,059
Net assets available for benefits	$ 2,162,056	$ 1,669,271

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

ACCURATE BACKGROUND CHECKS, INC.
401(K) PROFIT SHARING PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	Year Ended December 31, 2013	2012
Additions to net assets:		
Participant deferral contributions	$ 315,574	$ 319,801
Participant rollover contributions	82,503	31,559
Total contributions	398,077	351,360
Investment income:		
Net appreciation in fair value of investments	319,900	177,109
Total investment income	319,900	177,109
Interest income on notes receivable from participants	1,870	1,657
Total additions to net assets	719,847	530,126
Deductions from net assets:		
Distributions to participants	221,805	39,007
Plan administrative expenses	5,257	12,716
Total deductions from net assets	227,062	51,723
Increase in net assets available for benefits	492,785	478,403
Net assets available for benefits:		
At beginning of period	1,669,271	1,190,868
At end of period	$2,162,056	$1,669,271

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

ACCURATE BACKGROUND CHECKS, INC.
401(K) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2013

NOTE 1 — DESCRIPTION OF THE PLAN:

The following description of the Accurate Background Checks, Inc. 401(k) Profit Sharing Plan (the "Plan") is provided for general information purposes only. Participants should refer to the Plan Document for complete information.

General

The Plan is a cash deferred arrangement under Section 401(k) of the Internal Revenue Code of 1986, as amended (the "Code"), covering substantially all employees of Accurate Background Checks, Inc. and Suana Warehouse (the "Company"). Both of the companies are owned by the same individual. The Plan was established for the purpose of providing retirement benefits for employees of the Company. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). The Plan is administered by the Company. In general, contributions to the Plan, as well as investment earnings, are tax deferred. The Plan was adopted December 15, 1998.

Eligibility

Employees who have attained at least 18 years of age are automatically enrolled in the Plan on the first day of the month coinciding with or following the satisfaction of the age eligibility requirement. Employees can opt out of Plan enrollment at any time.

Contributions

Employees are auto-enrolled at a 3 percent deferral rate and may elect to contribute up to 100 percent of their eligible compensation into the Plan. Salary deferrals cannot exceed a maximum deferral as determined annually by the Internal Revenue Service. During the years ended December 31, 2013 and 2012, a participant's pre-tax elective deferral contributions were limited to $17,500 and $17,000, respectively. Participants 50 years of age or older, are eligible to make an additional $5,500 catch-up contribution for the years ended December 31, 2013 and 2012.

The Company may make discretionary matching and/or profit sharing contributions to the Plan, as approved by the Company's Board of Directors. For the years ended December 31, 2013 and 2012, the Company made no matching and/or profit sharing contributions.

The trustee serves as record keeper for the Plan and maintains an account in the name of each participant. Each eligible participant's account is credited with (a) the participant's contributions, (b) the allocated amount of the Company's discretionary contribution, if any, and (c) an allocation of Plan earnings. Plan earnings, by investment fund, are allocated daily by the trustee on the basis of the ratio that each eligible participant's account balance in the fund as of the beginning of the day bears to the total account balances of all participants in the respective fund.

Employees are permitted to obtain loans from the Plan in certain instances.

NOTE 1 — DESCRIPTION OF THE PLAN: (Continued)

Investments

Participants may direct the investment of their individual contributions and any Company discretionary contributions in any one or more of the investment funds available. Effective April 2013, investments are held in registered investment companies, most of which are managed by Fidelity Investments Institutional Operations Company, Inc. Prior to such date, investments were primarily held in pooled separate accounts of the Transamerica Life Insurance Company. Pooled separate accounts are investments managed by regulated insurance companies and offered to their clients. They are similar in operation to mutual funds. Participants may elect to change the investments of their contributions and any Company discretionary contributions, or to transfer all or part of their account balances, among the various investment funds in increments of one percent.

The following investment options, as described by the trustee, were available at December 31, 2013:

Dreyfus S&P 500 Index Fund – Fund is generally fully invested in stocks included in the S&P 500 Index and in futures whose performance is tied to the index. The fund generally invests in all 500 stocks in the S&P 500 Index in proportion to their weighting in the index.

Fidelity Advisor Freedom 2010 Fund – Fund generally seeks high total returns for those planning to retire around the year 2010.

Fidelity Advisor Freedom 2015 Fund – Fund generally seeks high total returns for those planning to retire around the year 2015.

Fidelity Advisor Freedom 2020 Fund – Fund generally seeks high total returns for those planning to retire around the year 2020.

Fidelity Advisor Freedom 2025 Fund – Fund generally seeks high total returns for those planning to retire around the year 2025.

Fidelity Advisor Freedom 2030 Fund – Fund generally seeks high total returns for those planning to retire around the year 2030.

Fidelity Advisor Freedom 2035 Fund – Fund generally seeks high total returns for those planning to retire around the year 2035.

Fidelity Advisor Freedom 2040 Fund – Fund generally seeks high total returns for those planning to retire around the year 2040.

Fidelity Advisor Freedom 2045 Fund – Fund generally seeks high total returns for those planning to retire around the year 2045.

Fidelity Advisor Freedom 2050 Fund – Fund generally seeks high total returns for those planning to retire around the year 2050.

Fidelity Advisor Freedom 2055 Fund – Fund generally seeks high total returns for those planning to retire around the year 2055.

NOTE 1 — DESCRIPTION OF THE PLAN: (Continued)

Fidelity Advisor Real Estate Fund - Fund generally invests in public equity and fixed income markets of developed countries in the real estate sector. The fund primarily invests in lower-quality real estate related instruments including commercial and residential mortgage-backed securities and other debt securities, and U.S. Governmental securities.

Franklin Dyna Tech Fund – Fund generally seeks capital appreciation by investing primarily in companies which management believes are leaders in innovation, take advantage of new technologies, have superior management, and benefit from new industry conditions in the dynamically changing global economy.

Invesco Comstock Fund – Fund seeks to utilize a long-term investment time horizon by making early and patient investments in large undervalued companies, seeking to take advantage of significant discrepancies between the current stock market price and the underlying value of the company.

Lord Abbett High Yield Fund – Fund generally seeks income and capital appreciation by investing primarily in a diversified mix of debt securities.

MFS International New Discovery Fund – Fund generally focuses on growth companies and small and mid market capitalizations. The fund also seeks international stocks with valuations in line with fundamental strengths and growth prospects.

MFS Research Fund –Fund generally seeks capital appreciation. Fund normally invests primarily in equity securities. Equity securities include common stocks, preferred stocks, securities convertible into stocks, equity interests in real estate investment trusts, and depositary receipts for such securities.

Nuveen Mid Cap Index Fund- Seeks to achieve long-term growth of capital by investing 80 percent of its total assets in common stocks of mid and small cap companies with market cap values of less than $8.5 billion.

Nuveen Small Cap Index Fund - Seeks to achieve long-term capital appreciation. The fund provides investors with access to securities of small U.S. companies.

Oppenheimer Developing Markets Fund – Seeks to achieve capital appreciation by investing mainly in common stocks of companies in the developing countries.

Oppenheimer Discovery Mid Cap Growth Fund – Fund mainly invests in common stocks of U.S. companies that the portfolio manager expects to have above-average growth rates. The Fund seeks to invest in newer companies or in more established companies that are in the early growth phase of their business cycle, which is typically marked by above-average growth rates. Under normal circumstances, the Fund will invest at least 80 percent of its net assets in equity securities of mid-cap issuers.

Oppenheimer International Growth Fund - Seeks to achieve long-term capital appreciation. The fund primarily invests in the common stock of growth companies that are domiciled or have their primary operations outside of the United States. It may invest 100 percent of its assets in securities of foreign companies. The fund may also invest in emerging markets as well as in developed markets throughout the world.

Templeton Foreign Fund – Fund generally seeks long-term capital growth by investing at least 80 percent of its net assets in foreign securities, which may include emerging markets.

NOTE 1 — DESCRIPTION OF THE PLAN: (Continued)

Victory Established Value Fund – Fund generally seeks long-term growth by investing primarily in common stocks. Fund primarily invests 80 percent of its total assets in companies with market capitalizations within the range of companies comprising the Russell Mid Cap Value Index. The fund may also invest a portion of its assets in equity securities of foreign companies traded on U.S. exchanges.

Victory Small Company Opportunity Fund - Fund generally seeks capital appreciation. Fund normally invests primarily in equity securities of smaller companies that the Advisor believes to be undervalued relative to the underlying earnings potential of the company. Under normal circumstances, the fund will invest at least 80 percent of its net assets in equity securities of small companies.

Participants may change their investment options daily through use of an internet-based system maintained by the trustee (record keeper).

Vesting

Participant contributions are fully vested when made. Company contributions vest based upon years of service according to the following schedule:

Years of Service	Vesting Percentage
Less than 1	0%
1	30%
2	*70%*
3	*100%*

Distributions and payment of benefits

The normal retirement age is 65. Upon the death, disability or retirement at or after normal retirement age of a participant who had not incurred a separation from service, their account is fully vested. A participant who incurs a termination of employment prior to normal retirement age is entitled to that portion of Plan benefits earned to date, with vesting based upon the years of service credited as of the date of termination. Participants may also elect to rollover their account to another tax deferred account or remain in the Plan until they are legally required to begin taking distributions. All vested account balances not exceeding $1,000 may be immediately distributed in a lump-sum payment. All vested account balances exceeding $1,000, but not exceeding $5,000, may be rolled into an individual retirement account. With the Plan administrator's approval, participants may withdraw all or part of their aggregate contributions in the event of financial hardship.

Plan termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan, subject to the provisions of ERISA. In the event of Plan termination, participants will become fully vested in their accounts.

Forfeitures

Forfeitures of terminated participants' non-vested account balances may be used to pay administrative expenses or reduce Company contributions. During the years ended December 31, 2013 and 2012,

NOTE 1 — DESCRIPTION OF THE PLAN: (Continued)

$2,592 and $614, respectively, from forfeitures were used to reduce administrative expenses or employer contributions. At December 31, 2013 and 2012, the unallocated forfeiture balance was $1,549 and $3,489, respectively.

Plan expenses

Administrative expenses and fees of the Plan and the trust are to be paid out of trust assets. The Company may, however, at its discretion reimburse the trust for such administrative expenses. During the years ended December 31, 2013 and 2012, the Company paid approximately $7,500 and $-0-, respectively, for such expenses.

Notes receivable from participants

Notes receivable from participants are secured by the participant's account balance and may not exceed the lesser of 50 percent of the participant's account balance or $50,000 in the aggregate for any individual participant. Loan maturity is not to exceed five years, except in the case where the loan is used to acquire or construct the participant's principle residence, in which case loans may be extended up to 10 years.

The loans are secured by the balance in the participant's account and generally bear interest at annual rates varying with the prime interest rate plus one percent on the date the loan is processed. At December 31, 2013, the annual rate of all notes outstanding ranged between 4.25 percent through 5.25 percent. Principal and interest are paid through payroll deductions.

NOTE 2 — SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

Basis of accounting

The Plan's financial statements are prepared on the accrual basis, in conformity with accounting principles generally accepted in the United States of America.

Contributions made by participants and the employer are recorded on the accrual basis. Contributions are recognized during the period in which the related compensation was earned.

Benefit payments to participants are recorded when paid.

Investment valuation

Effective April 2013, investments are held in registered investment companies, most of which are managed by Fidelity Investments Institutional Operations Company, Inc. Investments in registered investment companies are valued at the quoted net asset value of the shares held by the Plan at year end.

Prior to April 2013, investments are primarily held in pooled separate accounts of the Transamerica Life Insurance Company, as investment custodian. Units of pooled separate accounts are valued at quoted market prices, which represent the net asset value of units held by the Plan at year end. Pooled separate accounts are similar to mutual funds.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the

accrual basis. Net appreciation, including unrealized gains and losses, are included as part of the net increase in fair value of investments in the statements of changes in net assets available for benefits.

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Significant estimates are made in determining fair value of investments in registered investment companies and pooled separate accounts. Actual results could differ from those estimates.

Risks and uncertainties

Plan assets consist of various investments, which are exposed to a number of risks, such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits and the statement of changes in net assets available for benefits.

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent loans may be recognized as distributions based upon the terms of the Plan document.

Reclassifications

Certain amounts in the 2012 financial statements have been reclassified to conform to the 2013 presentations. These reclassifications had no effect on previously reported net assets available for benefits.

NOTE 3 – FAIR VALUE MEASUREMENTS:

Generally Accepted Accounting Principles describes a fair value hierarchy based on three levels of inputs, of which the first two are considered observable and the last unobservable, that may be used to measure fair value:

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

NOTE 3 – FAIR VALUE MEASUREMENTS: (Continued)

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

Registered investment companies may be redeemed on a daily basis, many with no redemption restrictions, and investments can be transferred once every thirty days at the current net asset value per share based on the fair value of the underlying assets. Participants are not allowed to transfer back into that originating investment until the thirty day period has expired. New contributions are allowed during this time period.

Pooled separate accounts are funds that are only available to the clients of Transamerica Life Insurance Company. The net asset value of a pooled separate account is based on the market value of its underlying investments. These fair values are generally obtained from third-party pricing services or determined through the use of valuation models or methodologies, including matrix pricing, using substantially all observable inputs. Pooled separate accounts may be redeemed on a daily basis with no redemption restrictions, and investments in any class can be transferred once every thirty days at the current net asset value per share based on the fair value of the underlying assets. Participants are not allowed to transfer back into that originating class until the thirty day period has expired. New contributions are allowed during this time period.

Notes receivable from participants, all of which mature by 2021 and are secured by vested account balances of the borrowing participants, are stated at the outstanding principal balance plus accrued interest, which approximates fair value.

There were no transfer of investments between Level 1 and 2 inputs during the years ended December 31, 2013 and 2012, respectively.

NOTE 3 – FAIR VALUE MEASUREMENTS: (Continued)

As of December 31, 2013, the Plan held investments as follows:

	Fair Value	Level 1	Level 2	Level 3
Registered investment companies				
Fidelity Advisor Freedom 2035	$ 434,457	$ 434,457		
Fidelity Advisor Freedom 2025	273,425	273,425		
Fidelity Advisor Freedom 2040	270,057	270,057		
Fidelity Advisor Freedom 2030	234,188	234,188		
Fidelity Small Cap Growth	148,337	148,337		
Dreyfus S&P 500 Index	118,288	118,288		
Fidelity Advisor Freedom 2045	107,670	107,670		
Fidelity Advisor Real Estate	83,243	83,243		
Victory Established Value	65,939	65,939		
Fidelity Advisor Freedom 2050	65,095	65,095		
Invesco Comstock	54,555	54,555		
Fidelity Advisor Freedom 2020	52,018	52,018		
Lord Abbett High Yield	47,318	47,318		
Nuveen Mid Cap Index	42,836	42,836		
Fidelity Advisor Freedom 2010	30,851	30,851		
Oppenheimer International Growth	18,308	18,308		
Franklin Dyna Tech	17,894	17,894		
Fidelity Advisor Freedom 2055	17,649	17,649		
Templeton Foreign	12,965	12,965		
MFS Research	12,391	12,391		
Nuveen Small Cap Index	11,633	11,633		
MFS International New Discovery	8,763	8,763		
Fidelity Advisor Freedom 2015	6,988	6,988		
Victory Small Company Opportunity	4,170	4,170		
Oppenheimer Developing Markets	3,423	3,423		
Oppenheimer Discovery Mid Cap Growth	1,014	1,014		
Total	$2,143,475	$2,143,475	$ -0-	$ -0-

NOTE 3 – FAIR VALUE MEASUREMENTS: (Continued)

As of December 31, 2012, the Plan held investments as follows:

Pooled separate accounts	Fair Value	Level 1	Level 2	Level 3
American Funds EuroPacific Growth	$ 177,244		$ 177,244	
Vanguard Target Retirement 2035 Portfolio	176,956		176,956	
Vanguard Target Retirement 2040 Portfolio	153,365		153,365	
Janus Balanced	141,444		141,444	
American Funds New Perspective	127,090		127,090	
Pioneer Fundamental Value	116,309		116,309	
American Funds Growth Fund of America	100,323		103,323	
American Funds Fundamental Investors	84,421		84,421	
Vanguard Target Retirement 2030 Portfolio	76,516		76,516	
Vanguard Target Retirement 2040 Portfolio	71,975		71,975	
AEGON Cash Reserve	51,564		51,564	
SSgA U.S. Bond Index	42,767		42,767	
Fidelity Advisor Small Cap	42,339		42,339	
Transamerica Partners Stock Index	40,380		40,380	
Vanguard Target Retirement 2050 Portfolio	35,824		35,824	
Transamerica Partners Mid Value	34,735		34,735	
Vanguard Target Retirement 2045 Portfolio	32,097		32,097	
Vanguard Target Retirement 2015 Portfolio	26,746		26,746	
Columbia Income Opportunities	24,003		24,003	
SSgA Russell Small Cap Index Value	23,006		23,006	
Loomis Sayles Investment Grade Bond	21,529		21,529	
Vanguard Target Retirement 2020 Portfolio	17,430		17,430	
Invesco Mid Cap Core Equity	14,652		14,652	
Columbia Marsico 21st Century	5,593		5,593	
SSgA International Index	4,622		4,622	
Vanguard Target Retirement 2055 Portfolio	1,642		1,642	
Vanguard Target Retirement Income Retirement	804		804	
Total	$1,645,376	$ -0-	$1,645,376	$ -0-

There were no investments in Level 3 during the years ended December 31, 2013 and 2012, respectively.

NOTE 4 — INFORMATION CERTIFIED BY THE TRUSTEE/CUSTODIAN:

The following information included in the accompanying financial statements and supplemental schedule was obtained from data that has been certified to as complete and accurate by the trustee /custodian.

2013

Statement of net assets available for benefits:		
Cash	$	1,549
Investments in registered investment companies		2,143,475
Notes receivable from participants		40,177
Statement of changes in net assets available for benefits:		
Interest		1,870
Net appreciation in fair value of investments		319,900

2012

Statement of net assets available for benefits:		
Cash	$	3,489
Investments in pooled separate accounts		1,645,376
Notes receivable from participants		28,465
Statement of changes in net assets available for benefits:		
Interest		1,657
Net appreciation in fair value of investments		177,109

NOTE 5 — INVESTMENTS:

Plan investments are held by and administered by the Plan's trustee/custodian. The fair value of investments at December 31, 2013 and 2012 are summarized below. Individual investments that represent 5 percent or more of net assets available for benefits are separately identified.

	December 31, 2013
Registered investment companies	
Fidelity Advisor Freedom 2035	$ 434,457
Fidelity Advisor Freedom 2025	273,425
Fidelity Advisor Freedom 2040	270,057
Fidelity Advisor Freedom 2030	234,188
Fidelity Small Cap Growth	148,337
Dreyfus S&P 500 Index	118,288
Fidelity Advisor Freedom 2045	107,670
Fidelity Advisor Real Estate	83,243
Other investments	473,809
	$2,143,475

NOTE 5 — INVESTMENTS: (Continued)

	December 31, 2012
Pooled separate accounts	
American Funds EuroPacific Growth Fund	$ 177,244
Vanguard Target Retirement 2035 Portfolio	176,956
Vanguard Target Retirement 2040 Portfolio	153,365
Janus Balanced Fund	141,444
American Funds New Perspective Fund	127,090
Pioneer Fundamental Value Fund	116,309
American Funds Growth Fund of America	103,323
American Funds Fundamental Investors Fund	84,421
Vanguard Target Retirement 2030 Portfolio	76,516
Vanguard Target Retirement 2040 Portfolio	71,975
Other investments	416,763
	$1,645,376

NOTE 6 – PARTY-IN-INTEREST TRANSACTIONS:

Certain Plan investments are shares of registered investment companies managed by Fidelity Investments Institutional Operations Company, Inc. which along with Fidelity Management Trust Company, are both members of Fidelity Investments. Fidelity Management Trust Company is also the trustee and record keeper as defined by the Plan and, therefore, these other services meet the ERISA definition of party-in-interest transactions. Purchases and sales and the underlying investments comprising are open market transactions at fair market value. Such transactions are permitted under the provisions of the Plan and are exempt from the prohibition of party-in-interest transactions under ERISA. Fees paid by the Plan to Fidelity Management Trust Company for record keeping services were approximately $300 for the year ended December 31, 2013.

Certain Plan investments were managed by Transamerica, the custodian and recordkeeper of the Plan. Such transactions are permitted under the provisions of the Plan and are exempt from the prohibition of party-in-interest transactions under ERISA. Fees paid by the Plan to Transamerica were approximately $5,000 and $12,700 for the four month period ended April 30, 2013 and the year ended December 31, 2012, respectively.

NOTE 7 — TAX STATUS OF THE PLAN:

Effective April 2013, the Plan operates under the provisions of a volume submitter profit sharing employee benefit plan developed by Fidelity Management Trust Company. Prior to such date, the Plan operated under the provisions of a volume submitter profit sharing employee benefit plan developed by Transamerica Life Insurance Company. The Plan administrator has not obtained a specific determination letter from the Internal Revenue Service regarding the Plan's tax status as a qualified employee benefit plan. The Plan has been amended since the Internal Revenue Service issued its determination letter for the volume submitter profit sharing plan. However, the plan administrator, Fidelity Management Trust Company, and the Plan's tax counsel believe that the Plan, as amended, is currently designed and being operated in compliance with applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

NOTE 7 — TAX STATUS OF THE PLAN: (Continued)

The Plan has evaluated its tax positions for all open tax years and the tax years that are subject to examination by the Internal Revenue Service are 2010, 2011 and 2012 tax years. However, the Plan is not currently under audit nor has the Plan been contacted by any jurisdiction. Based on the evaluation of the Plan's tax positions, management believes all tax positions taken would be upheld under an examination. Therefore, no provision for the effect of uncertain tax positions have been recorded for the years ended December 31, 2013 and 2012.

NOTE 8 – DELINQUENT PARTICIPANT CONTRIBUTIONS:

As reported on Schedule H, Line 4a – Schedule of Delinquent Participant Contributions, certain participant contributions and loan repayments were not remitted to the Plan within the time frame specified by the Department of Labor's Regulation 29 CFR 2510.3-102, thus constituting nonexempt transactions between the Plan and the Company. These late remittances of contributions and loan repayments occurred during 2009 through 2013. As of the date of this report, the Company has not calculated the amount of interest owed using the Department of Labor's voluntary calculator website on the late remittances for the years ended December 31, 2009 through 2013. Management believes that this amount will not be significant.

NOTE 9 – RECONCILIATION OF FINANCIAL STATEMENTS TO SCHEDULE H FORM 5500:

As permitted by Department of Labor Regulations, the Plan prepares its Form 5500 using the cash basis of accounting, while the financial statements have been prepared using generally accepted accounting principles

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500:

	December 31,	
	2013	2012
Net assets available for benefits per the financial statements	$2,162,056	$1,669,271
Excess contributions to be refunded to participants	23,145	8,059
Net assets available for benefits per the Form 5500	$2,185,201	$1,677,330

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

	December 31,	
	2013	2012
Employee deferral contributions per the financial statements	$315,574	$319,801
Excess contributions to be refunded to participants	15,086	8,059
Employee deferral contributions per the Form 5500	$330,660	$327,860

NOTE 10 – SUBSEQUENT EVENTS:

The Company evaluated all events and transactions that occurred from the balance sheet date of December 31, 2013 through the financial statement issue date. During this period, except as noted in the following paragraph, there were no events or transactions occurring which require recognition or disclosure in the financial statements.

During March 2014, the Company discontinued the 3 percent auto-enroll deferral rate and employees could opt in to the Plan on the first day of the month coinciding with or following the satisfaction of the age eligibility requirement.

As of July 31, 2014, the date of the most recent available asset valuation, market value of the Plan's investment assets was approximately $2,237,000.

Effective January 1, 2015, the Company elected to make contributions in an amount equal to _ percent of eligible compensation.

ACCURATE BACKGROUND CHECKS, INC.
401(K) PROFIT SHARING PLAN
SUPPLEMENTAL SCHEDULE
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2013

EIN Number: 33-0796904 **Plan Number: 001**

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Registered Investment Companies			
*	Fidelity Advisor Freedom 2035	32616.924 shares		$ 434,457
*	Fidelity Advisor Freedom 2025	20729.738 shares		273,425
*	Fidelity Advisor Freedom 2040	18858.754 shares		270,057
*	Fidelity Advisor Freedom 2030	16799.726 shares		234,188
*	Fidelity Small Cap Growth	8277.720 shares		148,337
*	Dreyfus S&P 500 Index	2421.456 shares		118,288
*	Fidelity Advisor Freedom 2045	9665.142 shares		107,670
*	Fidelity Advisor Real Estate	4335.547 shares		83,243
*	Victory Established Value	1932.572 shares		65,939
*	Fidelity Advisor Freedom 2050	5874.967 shares		65,095
*	Invesco Comstock	2295.139 shares		54,555
*	Fidelity Advisor Freedom 2020	3890.653 shares		52,018
*	Lord Abbett High Yield	6027.770 shares		47,318
*	Nuveen Mid Cap Index	2477.502 shares		42,836
*	Fidelity Advisor Freedom 2010	2427.270 shares		30,851
*	Oppenheimer International Growth	484.983 shares		18,308
*	Franklin Dyna Tech	407.517shares		17,894
*	Fidelity Advisor Freedom 2055	1526.735 shares		17,649
*	Templeton Foreign	1586.872 shares		12,965
*	MFS Research	346.317 shares		12,391
*	Nuveen Small Cap Index	797.300 shares		11,633
*	MFS International New Discovery	317.048 shares		8,763
*	Fidelity Advisor Freedom 2015	550.633 shares		6,988
*	Victory Small Company Opportunity	108.052 shares		4,170
*	Oppenheimer Developing Markets	93.445 shares		3,423
*	Oppenheimer Discovery Mid Cap Growth	60.512 shares		1,014
	Total registered investment companies			2,143,475
	Other:			
	Cash			1,549
	Notes receivable from participants	4.25 -5.25 percent	-0-	40,177
	Total assets (held at end of year)			$ 2,185,201

See independent auditors' report.

ACCURATE BACKGROUND CHECKS, INC.
401(K) PROFIT SHARING PLAN
SUPPLEMENTAL SCHEDULE
SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

DECEMBER 31, 2013

EIN Number: 33-0796904 **Plan Number: 001**

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included: X	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
2013	$ 11,938			
2012	$ 85,984			
2011	$ 176,355			
2010	$ 132,626			
2009	$ 83,462			

See independent auditors' report.

ACCURATE BACKGROUND CHECKS, INC.
401(K) PROFIT SHARING PLAN

INDEPENDENT AUDITORS' REPORT, FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULES

DECEMBER 31, 2013 AND 2012

WONG JOHNSON ASSOCIATES

WONG JOHNSON & ASSOCIATES, A PROFESSIONAL CORPORATION
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TELEPHONE 951–693–1120

ACCURATE BACKGROUND CHECKS, INC.
401(K) PROFIT SHARING PLAN

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Statement of changes in net assets available for benefits for the years ended December 31, 2013 and 2012 4

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Supplemental schedules*

Schedule H, line 4i – Schedule of assets (held at end of year) as of December 31, 2013 18

Schedule H, line 4a – Schedule of Delinquent Participant Contributions as of December 31, 2013 19

* Other schedules required by Section 2520.103-10 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA have been omitted because the information required by the relevant schedules is not applicable.

WONG JOHNSON ASSOCIATES

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INDEPENDENT AUDITORS' REPORT

October 14, 2014

To the Participants and Plan Administrator
of the Accurate Background Checks, Inc.
401(k) Profit Sharing Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Accurate Background Checks, Inc. 401(k) Profit Sharing Plan, which comprise the statement of net assets available for benefits as of December 31, 2013, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the 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 on these financial statements.

Other Matter – Supplemental Schedules

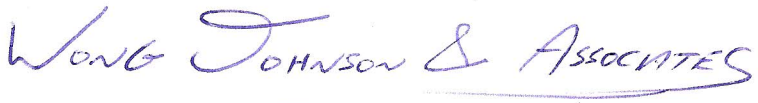
We were engaged for the purpose of forming an opinion on the financial statements taken as a whole. The supplemental Schedule of Assets (Held at End of Year) and Schedule of Delinquent Participant Contributions, are the responsibility of plan management, are presented for the purpose of additional analysis and are not a required part of the financial statements but are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. 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 schedules referred to above.

Other Matter – 2012 Financial Statements

The financial statements of the Plan as of December 31, 2012, were audited by predecessor auditors. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the ERISA, the plan administrator instructed the predecessor auditors not to perform, and they did not perform, any auditing procedures with respect to the information certified by Transamerica Life Insurance Company, formerly the investment custodian of the Plan. Their report, dated October 15, 2013, indicated that (a) because of the significance of the information they did not audit, they were unable to obtain sufficient appropriate audit evidence to provide a basis for an opinion and accordingly, they did not express an opinion on the financial statements and (b) the form and content of the information included in the financial statements other than that derived from the information certified by the custodian, were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

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



WONG JOHNSON & ASSOCIATES
A Professional Corporation
Murrieta, California

ACCURATE BACKGROUND CHECKS, INC.
401(K) PROFIT SHARING PLAN
STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31, 2013	December 31, 2012
ASSETS		
Cash	$ 1,549	$ 3,489
INVESTMENTS, AT FAIR VALUE, PARTICIPANT DIRECTED:		
Registered investment companies	2,143,475	-
Pooled separate accounts	-	1,645,376
Total investments	2,143,475	1,645,376
RECEIVABLES:		
Notes receivable from participants	40,177	28,465
Total receivables	40,177	28,465
Total assets	2,185,201	1,677,330
LIABILITIES:		
Corrective distributions payable	23,145	8,059
Net assets available for benefits	$ 2,162,056	$ 1,669,271

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

ACCURATE BACKGROUND CHECKS, INC.
401(K) PROFIT SHARING PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	Year Ended December 31, 2013	2012
Additions to net assets:		
Participant deferral contributions	$ 315,574	$ 319,801
Participant rollover contributions	82,503	31,559
Total contributions	398,077	351,360
Investment income:		
Net appreciation in fair value of investments	319,900	177,109
Total investment income	319,900	177,109
Interest income on notes receivable from participants	1,870	1,657
Total additions to net assets	719,847	530,126
Deductions from net assets:		
Distributions to participants	221,805	39,007
Plan administrative expenses	5,257	12,716
Total deductions from net assets	227,062	51,723
Increase in net assets available for benefits	492,785	478,403
Net assets available for benefits:		
At beginning of period	1,669,271	1,190,868
At end of period	$2,162,056	$1,669,271

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

ACCURATE BACKGROUND CHECKS, INC.
401(K) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2013

NOTE 1 — DESCRIPTION OF THE PLAN:

The following description of the Accurate Background Checks, Inc. 401(k) Profit Sharing Plan (the "Plan") is provided for general information purposes only. Participants should refer to the Plan Document for complete information.

General

The Plan is a cash deferred arrangement under Section 401(k) of the Internal Revenue Code of 1986, as amended (the "Code"), covering substantially all employees of Accurate Background Checks, Inc. and Suana Warehouse (the "Company"). Both of the companies are owned by the same individual. The Plan was established for the purpose of providing retirement benefits for employees of the Company. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). The Plan is administered by the Company. In general, contributions to the Plan, as well as investment earnings, are tax deferred. The Plan was adopted December 15, 1998.

Eligibility

Employees who have attained at least 18 years of age are automatically enrolled in the Plan on the first day of the month coinciding with or following the satisfaction of the age eligibility requirement. Employees can opt out of Plan enrollment at any time.

Contributions

Employees are auto-enrolled at a 3 percent deferral rate and may elect to contribute up to 100 percent of their eligible compensation into the Plan. Salary deferrals cannot exceed a maximum deferral as determined annually by the Internal Revenue Service. During the years ended December 31, 2013 and 2012, a participant's pre-tax elective deferral contributions were limited to $17,500 and $17,000, respectively. Participants 50 years of age or older, are eligible to make an additional $5,500 catch-up contribution for the years ended December 31, 2013 and 2012.

The Company may make discretionary matching and/or profit sharing contributions to the Plan, as approved by the Company's Board of Directors. For the years ended December 31, 2013 and 2012, the Company made no matching and/or profit sharing contributions.

The trustee serves as record keeper for the Plan and maintains an account in the name of each participant. Each eligible participant's account is credited with (a) the participant's contributions, (b) the allocated amount of the Company's discretionary contribution, if any, and (c) an allocation of Plan earnings. Plan earnings, by investment fund, are allocated daily by the trustee on the basis of the ratio that each eligible participant's account balance in the fund as of the beginning of the day bears to the total account balances of all participants in the respective fund.

Employees are permitted to obtain loans from the Plan in certain instances.

NOTE 1 — DESCRIPTION OF THE PLAN: (Continued)

Investments

Participants may direct the investment of their individual contributions and any Company discretionary contributions in any one or more of the investment funds available. Effective April 2013, investments are held in registered investment companies, most of which are managed by Fidelity Investments Institutional Operations Company, Inc. Prior to such date, investments were primarily held in pooled separate accounts of the Transamerica Life Insurance Company. Pooled separate accounts are investments managed by regulated insurance companies and offered to their clients. They are similar in operation to mutual funds. Participants may elect to change the investments of their contributions and any Company discretionary contributions, or to transfer all or part of their account balances, among the various investment funds in increments of one percent.

The following investment options, as described by the trustee, were available at December 31, 2013:

Dreyfus S&P 500 Index Fund – Fund is generally fully invested in stocks included in the S&P 500 Index and in futures whose performance is tied to the index. The fund generally invests in all 500 stocks in the S&P 500 Index in proportion to their weighting in the index.

Fidelity Advisor Freedom 2010 Fund – Fund generally seeks high total returns for those planning to retire around the year 2010.

Fidelity Advisor Freedom 2015 Fund – Fund generally seeks high total returns for those planning to retire around the year 2015.

Fidelity Advisor Freedom 2020 Fund – Fund generally seeks high total returns for those planning to retire around the year 2020.

Fidelity Advisor Freedom 2025 Fund – Fund generally seeks high total returns for those planning to retire around the year 2025.

Fidelity Advisor Freedom 2030 Fund – Fund generally seeks high total returns for those planning to retire around the year 2030.

Fidelity Advisor Freedom 2035 Fund – Fund generally seeks high total returns for those planning to retire around the year 2035.

Fidelity Advisor Freedom 2040 Fund – Fund generally seeks high total returns for those planning to retire around the year 2040.

Fidelity Advisor Freedom 2045 Fund – Fund generally seeks high total returns for those planning to retire around the year 2045.

Fidelity Advisor Freedom 2050 Fund – Fund generally seeks high total returns for those planning to retire around the year 2050.

Fidelity Advisor Freedom 2055 Fund – Fund generally seeks high total returns for those planning to retire around the year 2055.

NOTE 1 — DESCRIPTION OF THE PLAN: (Continued)

Fidelity Advisor Real Estate Fund - Fund generally invests in public equity and fixed income markets of developed countries in the real estate sector. The fund primarily invests in lower-quality real estate related instruments including commercial and residential mortgage-backed securities and other debt securities, and U.S. Governmental securities.

Franklin Dyna Tech Fund – Fund generally seeks capital appreciation by investing primarily in companies which management believes are leaders in innovation, take advantage of new technologies, have superior management, and benefit from new industry conditions in the dynamically changing global economy.

Invesco Comstock Fund – Fund seeks to utilize a long-term investment time horizon by making early and patient investments in large undervalued companies, seeking to take advantage of significant discrepancies between the current stock market price and the underlying value of the company.

Lord Abbett High Yield Fund – Fund generally seeks income and capital appreciation by investing primarily in a diversified mix of debt securities.

MFS International New Discovery Fund – Fund generally focuses on growth companies and small and mid market capitalizations. The fund also seeks international stocks with valuations in line with fundamental strengths and growth prospects.

MFS Research Fund –Fund generally seeks capital appreciation. Fund normally invests primarily in equity securities. Equity securities include common stocks, preferred stocks, securities convertible into stocks, equity interests in real estate investment trusts, and depositary receipts for such securities.

Nuveen Mid Cap Index Fund- Seeks to achieve long-term growth of capital by investing 80 percent of its total assets in common stocks of mid and small cap companies with market cap values of less than $8.5 billion.

Nuveen Small Cap Index Fund - Seeks to achieve long-term capital appreciation. The fund provides investors with access to securities of small U.S. companies.

Oppenheimer Developing Markets Fund – Seeks to achieve capital appreciation by investing mainly in common stocks of companies in the developing countries.

Oppenheimer Discovery Mid Cap Growth Fund – Fund mainly invests in common stocks of U.S. companies that the portfolio manager expects to have above-average growth rates. The Fund seeks to invest in newer companies or in more established companies that are in the early growth phase of their business cycle, which is typically marked by above-average growth rates. Under normal circumstances, the Fund will invest at least 80 percent of its net assets in equity securities of mid-cap issuers.

Oppenheimer International Growth Fund - Seeks to achieve long-term capital appreciation. The fund primarily invests in the common stock of growth companies that are domiciled or have their primary operations outside of the United States. It may invest 100 percent of its assets in securities of foreign companies. The fund may also invest in emerging markets as well as in developed markets throughout the world.

Templeton Foreign Fund – Fund generally seeks long-term capital growth by investing at least 80 percent of its net assets in foreign securities, which may include emerging markets.

NOTE 1 — DESCRIPTION OF THE PLAN: (Continued)

Victory Established Value Fund – Fund generally seeks long-term growth by investing primarily in common stocks. Fund primarily invests 80 percent of its total assets in companies with market capitalizations within the range of companies comprising the Russell Mid Cap Value Index. The fund may also invest a portion of its assets in equity securities of foreign companies traded on U.S. exchanges.

Victory Small Company Opportunity Fund - Fund generally seeks capital appreciation. Fund normally invests primarily in equity securities of smaller companies that the Advisor believes to be undervalued relative to the underlying earnings potential of the company. Under normal circumstances, the fund will invest at least 80 percent of its net assets in equity securities of small companies.

Participants may change their investment options daily through use of an internet-based system maintained by the trustee (record keeper).

Vesting

Participant contributions are fully vested when made. Company contributions vest based upon years of service according to the following schedule:

Years of Service	Vesting Percentage
Less than 1	0%
1	30%
2	*70%*
3	*100%*

Distributions and payment of benefits

The normal retirement age is 65. Upon the death, disability or retirement at or after normal retirement age of a participant who had not incurred a separation from service, their account is fully vested. A participant who incurs a termination of employment prior to normal retirement age is entitled to that portion of Plan benefits earned to date, with vesting based upon the years of service credited as of the date of termination. Participants may also elect to rollover their account to another tax deferred account or remain in the Plan until they are legally required to begin taking distributions. All vested account balances not exceeding $1,000 may be immediately distributed in a lump-sum payment. All vested account balances exceeding $1,000, but not exceeding $5,000, may be rolled into an individual retirement account. With the Plan administrator's approval, participants may withdraw all or part of their aggregate contributions in the event of financial hardship.

Plan termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan, subject to the provisions of ERISA. In the event of Plan termination, participants will become fully vested in their accounts.

Forfeitures

Forfeitures of terminated participants' non-vested account balances may be used to pay administrative expenses or reduce Company contributions. During the years ended December 31, 2013 and 2012,

NOTE 1 — DESCRIPTION OF THE PLAN: (Continued)

$2,592 and $614, respectively, from forfeitures were used to reduce administrative expenses or employer contributions. At December 31, 2013 and 2012, the unallocated forfeiture balance was $1,549 and $3,489, respectively.

Plan expenses

Administrative expenses and fees of the Plan and the trust are to be paid out of trust assets. The Company may, however, at its discretion reimburse the trust for such administrative expenses. During the years ended December 31, 2013 and 2012, the Company paid approximately $7,500 and $-0-, respectively, for such expenses.

Notes receivable from participants

Notes receivable from participants are secured by the participant's account balance and may not exceed the lesser of 50 percent of the participant's account balance or $50,000 in the aggregate for any individual participant. Loan maturity is not to exceed five years, except in the case where the loan is used to acquire or construct the participant's principle residence, in which case loans may be extended up to 10 years.

The loans are secured by the balance in the participant's account and generally bear interest at annual rates varying with the prime interest rate plus one percent on the date the loan is processed. At December 31, 2013, the annual rate of all notes outstanding ranged between 4.25 percent through 5.25 percent. Principal and interest are paid through payroll deductions.

NOTE 2 — SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

Basis of accounting

The Plan's financial statements are prepared on the accrual basis, in conformity with accounting principles generally accepted in the United States of America.

Contributions made by participants and the employer are recorded on the accrual basis. Contributions are recognized during the period in which the related compensation was earned.

Benefit payments to participants are recorded when paid.

Investment valuation

Effective April 2013, investments are held in registered investment companies, most of which are managed by Fidelity Investments Institutional Operations Company, Inc. Investments in registered investment companies are valued at the quoted net asset value of the shares held by the Plan at year end.

Prior to April 2013, investments are primarily held in pooled separate accounts of the Transamerica Life Insurance Company, as investment custodian. Units of pooled separate accounts are valued at quoted market prices, which represent the net asset value of units held by the Plan at year end. Pooled separate accounts are similar to mutual funds.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the

accrual basis. Net appreciation, including unrealized gains and losses, are included as part of the net increase in fair value of investments in the statements of changes in net assets available for benefits.

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Significant estimates are made in determining fair value of investments in registered investment companies and pooled separate accounts. Actual results could differ from those estimates.

Risks and uncertainties

Plan assets consist of various investments, which are exposed to a number of risks, such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits and the statement of changes in net assets available for benefits.

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent loans may be recognized as distributions based upon the terms of the Plan document.

Reclassifications

Certain amounts in the 2012 financial statements have been reclassified to conform to the 2013 presentations. These reclassifications had no effect on previously reported net assets available for benefits.

NOTE 3 – FAIR VALUE MEASUREMENTS:

Generally Accepted Accounting Principles describes a fair value hierarchy based on three levels of inputs, of which the first two are considered observable and the last unobservable, that may be used to measure fair value:

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

NOTE 3 – FAIR VALUE MEASUREMENTS: (Continued)

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

Registered investment companies may be redeemed on a daily basis, many with no redemption restrictions, and investments can be transferred once every thirty days at the current net asset value per share based on the fair value of the underlying assets. Participants are not allowed to transfer back into that originating investment until the thirty day period has expired. New contributions are allowed during this time period.

Pooled separate accounts are funds that are only available to the clients of Transamerica Life Insurance Company. The net asset value of a pooled separate account is based on the market value of its underlying investments. These fair values are generally obtained from third-party pricing services or determined through the use of valuation models or methodologies, including matrix pricing, using substantially all observable inputs. Pooled separate accounts may be redeemed on a daily basis with no redemption restrictions, and investments in any class can be transferred once every thirty days at the current net asset value per share based on the fair value of the underlying assets. Participants are not allowed to transfer back into that originating class until the thirty day period has expired. New contributions are allowed during this time period.

Notes receivable from participants, all of which mature by 2021 and are secured by vested account balances of the borrowing participants, are stated at the outstanding principal balance plus accrued interest, which approximates fair value.

There were no transfer of investments between Level 1 and 2 inputs during the years ended December 31, 2013 and 2012, respectively.

NOTE 3 – FAIR VALUE MEASUREMENTS: (Continued)

As of December 31, 2013, the Plan held investments as follows:

	Fair Value	Level 1	Level 2	Level 3
Registered investment companies				
Fidelity Advisor Freedom 2035	$ 434,457	$ 434,457		
Fidelity Advisor Freedom 2025	273,425	273,425		
Fidelity Advisor Freedom 2040	270,057	270,057		
Fidelity Advisor Freedom 2030	234,188	234,188		
Fidelity Small Cap Growth	148,337	148,337		
Dreyfus S&P 500 Index	118,288	118,288		
Fidelity Advisor Freedom 2045	107,670	107,670		
Fidelity Advisor Real Estate	83,243	83,243		
Victory Established Value	65,939	65,939		
Fidelity Advisor Freedom 2050	65,095	65,095		
Invesco Comstock	54,555	54,555		
Fidelity Advisor Freedom 2020	52,018	52,018		
Lord Abbett High Yield	47,318	47,318		
Nuveen Mid Cap Index	42,836	42,836		
Fidelity Advisor Freedom 2010	30,851	30,851		
Oppenheimer International Growth	18,308	18,308		
Franklin Dyna Tech	17,894	17,894		
Fidelity Advisor Freedom 2055	17,649	17,649		
Templeton Foreign	12,965	12,965		
MFS Research	12,391	12,391		
Nuveen Small Cap Index	11,633	11,633		
MFS International New Discovery	8,763	8,763		
Fidelity Advisor Freedom 2015	6,988	6,988		
Victory Small Company Opportunity	4,170	4,170		
Oppenheimer Developing Markets	3,423	3,423		
Oppenheimer Discovery Mid Cap Growth	1,014	1,014		
Total	$2,143,475	$2,143,475	$ -0-	$ -0-

NOTE 3 – FAIR VALUE MEASUREMENTS: (Continued)

As of December 31, 2012, the Plan held investments as follows:

Pooled separate accounts	Fair Value	Level 1	Level 2	Level 3
American Funds EuroPacific Growth	$ 177,244		$ 177,244	
Vanguard Target Retirement 2035 Portfolio	176,956		176,956	
Vanguard Target Retirement 2040 Portfolio	153,365		153,365	
Janus Balanced	141,444		141,444	
American Funds New Perspective	127,090		127,090	
Pioneer Fundamental Value	116,309		116,309	
American Funds Growth Fund of America	100,323		103,323	
American Funds Fundamental Investors	84,421		84,421	
Vanguard Target Retirement 2030 Portfolio	76,516		76,516	
Vanguard Target Retirement 2040 Portfolio	71,975		71,975	
AEGON Cash Reserve	51,564		51,564	
SSgA U.S. Bond Index	42,767		42,767	
Fidelity Advisor Small Cap	42,339		42,339	
Transamerica Partners Stock Index	40,380		40,380	
Vanguard Target Retirement 2050 Portfolio	35,824		35,824	
Transamerica Partners Mid Value	34,735		34,735	
Vanguard Target Retirement 2045 Portfolio	32,097		32,097	
Vanguard Target Retirement 2015 Portfolio	26,746		26,746	
Columbia Income Opportunities	24,003		24,003	
SSgA Russell Small Cap Index Value	23,006		23,006	
Loomis Sayles Investment Grade Bond	21,529		21,529	
Vanguard Target Retirement 2020 Portfolio	17,430		17,430	
Invesco Mid Cap Core Equity	14,652		14,652	
Columbia Marsico 21st Century	5,593		5,593	
SSgA International Index	4,622		4,622	
Vanguard Target Retirement 2055 Portfolio	1,642		1,642	
Vanguard Target Retirement Income Retirement	804		804	
Total	$1,645,376	$ -0-	$1,645,376	$ -0-

There were no investments in Level 3 during the years ended December 31, 2013 and 2012, respectively.

NOTE 4 — INFORMATION CERTIFIED BY THE TRUSTEE/CUSTODIAN:

The following information included in the accompanying financial statements and supplemental schedule was obtained from data that has been certified to as complete and accurate by the trustee /custodian.

2013

Statement of net assets available for benefits:		
Cash	$	1,549
Investments in registered investment companies		2,143,475
Notes receivable from participants		40,177
Statement of changes in net assets available for benefits:		
Interest		1,870
Net appreciation in fair value of investments		319,900

2012

Statement of net assets available for benefits:		
Cash	$	3,489
Investments in pooled separate accounts		1,645,376
Notes receivable from participants		28,465
Statement of changes in net assets available for benefits:		
Interest		1,657
Net appreciation in fair value of investments		177,109

NOTE 5 — INVESTMENTS:

Plan investments are held by and administered by the Plan's trustee/custodian. The fair value of investments at December 31, 2013 and 2012 are summarized below. Individual investments that represent 5 percent or more of net assets available for benefits are separately identified.

	December 31, 2013
Registered investment companies	
Fidelity Advisor Freedom 2035	$ 434,457
Fidelity Advisor Freedom 2025	273,425
Fidelity Advisor Freedom 2040	270,057
Fidelity Advisor Freedom 2030	234,188
Fidelity Small Cap Growth	148,337
Dreyfus S&P 500 Index	118,288
Fidelity Advisor Freedom 2045	107,670
Fidelity Advisor Real Estate	83,243
Other investments	473,809
	$2,143,475

NOTE 5 — INVESTMENTS: (Continued)

	December 31, 2012
Pooled separate accounts	
American Funds EuroPacific Growth Fund	$ 177,244
Vanguard Target Retirement 2035 Portfolio	176,956
Vanguard Target Retirement 2040 Portfolio	153,365
Janus Balanced Fund	141,444
American Funds New Perspective Fund	127,090
Pioneer Fundamental Value Fund	116,309
American Funds Growth Fund of America	103,323
American Funds Fundamental Investors Fund	84,421
Vanguard Target Retirement 2030 Portfolio	76,516
Vanguard Target Retirement 2040 Portfolio	71,975
Other investments	416,763
	$1,645,376

NOTE 6 – PARTY-IN-INTEREST TRANSACTIONS:

Certain Plan investments are shares of registered investment companies managed by Fidelity Investments Institutional Operations Company, Inc. which along with Fidelity Management Trust Company, are both members of Fidelity Investments. Fidelity Management Trust Company is also the trustee and record keeper as defined by the Plan and, therefore, these other services meet the ERISA definition of party-in-interest transactions. Purchases and sales and the underlying investments comprising are open market transactions at fair market value. Such transactions are permitted under the provisions of the Plan and are exempt from the prohibition of party-in-interest transactions under ERISA. Fees paid by the Plan to Fidelity Management Trust Company for record keeping services were approximately $300 for the year ended December 31, 2013.

Certain Plan investments were managed by Transamerica, the custodian and recordkeeper of the Plan. Such transactions are permitted under the provisions of the Plan and are exempt from the prohibition of party-in-interest transactions under ERISA. Fees paid by the Plan to Transamerica were approximately $5,000 and $12,700 for the four month period ended April 30, 2013 and the year ended December 31, 2012, respectively.

NOTE 7 — TAX STATUS OF THE PLAN:

Effective April 2013, the Plan operates under the provisions of a volume submitter profit sharing employee benefit plan developed by Fidelity Management Trust Company. Prior to such date, the Plan operated under the provisions of a volume submitter profit sharing employee benefit plan developed by Transamerica Life Insurance Company. The Plan administrator has not obtained a specific determination letter from the Internal Revenue Service regarding the Plan's tax status as a qualified employee benefit plan. The Plan has been amended since the Internal Revenue Service issued its determination letter for the volume submitter profit sharing plan. However, the plan administrator, Fidelity Management Trust Company, and the Plan's tax counsel believe that the Plan, as amended, is currently designed and being operated in compliance with applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

NOTE 7 — TAX STATUS OF THE PLAN: (Continued)

The Plan has evaluated its tax positions for all open tax years and the tax years that are subject to examination by the Internal Revenue Service are 2010, 2011 and 2012 tax years. However, the Plan is not currently under audit nor has the Plan been contacted by any jurisdiction. Based on the evaluation of the Plan's tax positions, management believes all tax positions taken would be upheld under an examination. Therefore, no provision for the effect of uncertain tax positions have been recorded for the years ended December 31, 2013 and 2012.

NOTE 8 – DELINQUENT PARTICIPANT CONTRIBUTIONS:

As reported on Schedule H, Line 4a – Schedule of Delinquent Participant Contributions, certain participant contributions and loan repayments were not remitted to the Plan within the time frame specified by the Department of Labor's Regulation 29 CFR 2510.3-102, thus constituting nonexempt transactions between the Plan and the Company. These late remittances of contributions and loan repayments occurred during 2009 through 2013. As of the date of this report, the Company has not calculated the amount of interest owed using the Department of Labor's voluntary calculator website on the late remittances for the years ended December 31, 2009 through 2013. Management believes that this amount will not be significant.

NOTE 9 – RECONCILIATION OF FINANCIAL STATEMENTS TO SCHEDULE H FORM 5500:

As permitted by Department of Labor Regulations, the Plan prepares its Form 5500 using the cash basis of accounting, while the financial statements have been prepared using generally accepted accounting principles

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500:

	December 31,	
	2013	2012
Net assets available for benefits per the financial statements	$2,162,056	$1,669,271
Excess contributions to be refunded to participants	23,145	8,059
Net assets available for benefits per the Form 5500	$2,185,201	$1,677,330

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

	December 31,	
	2013	2012
Employee deferral contributions per the financial statements	$315,574	$319,801
Excess contributions to be refunded to participants	15,086	8,059
Employee deferral contributions per the Form 5500	$330,660	$327,860

NOTE 10 – SUBSEQUENT EVENTS:

The Company evaluated all events and transactions that occurred from the balance sheet date of December 31, 2013 through the financial statement issue date. During this period, except as noted in the following paragraph, there were no events or transactions occurring which require recognition or disclosure in the financial statements.

During March 2014, the Company discontinued the 3 percent auto-enroll deferral rate and employees could opt in to the Plan on the first day of the month coinciding with or following the satisfaction of the age eligibility requirement.

As of July 31, 2014, the date of the most recent available asset valuation, market value of the Plan's investment assets was approximately $2,237,000.

Effective January 1, 2015, the Company elected to make contributions in an amount equal to _ percent of eligible compensation.

ACCURATE BACKGROUND CHECKS, INC.
401(K) PROFIT SHARING PLAN
SUPPLEMENTAL SCHEDULE
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2013

EIN Number: 33-0796904 **Plan Number: 001**

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Registered Investment Companies			
*	Fidelity Advisor Freedom 2035	32616.924 shares		$ 434,457
*	Fidelity Advisor Freedom 2025	20729.738 shares		273,425
*	Fidelity Advisor Freedom 2040	18858.754 shares		270,057
*	Fidelity Advisor Freedom 2030	16799.726 shares		234,188
*	Fidelity Small Cap Growth	8277.720 shares		148,337
*	Dreyfus S&P 500 Index	2421.456 shares		118,288
*	Fidelity Advisor Freedom 2045	9665.142 shares		107,670
*	Fidelity Advisor Real Estate	4335.547 shares		83,243
*	Victory Established Value	1932.572 shares		65,939
*	Fidelity Advisor Freedom 2050	5874.967 shares		65,095
*	Invesco Comstock	2295.139 shares		54,555
*	Fidelity Advisor Freedom 2020	3890.653 shares		52,018
*	Lord Abbett High Yield	6027.770 shares		47,318
*	Nuveen Mid Cap Index	2477.502 shares		42,836
*	Fidelity Advisor Freedom 2010	2427.270 shares		30,851
*	Oppenheimer International Growth	484.983 shares		18,308
*	Franklin Dyna Tech	407.517shares		17,894
*	Fidelity Advisor Freedom 2055	1526.735 shares		17,649
*	Templeton Foreign	1586.872 shares		12,965
*	MFS Research	346.317 shares		12,391
*	Nuveen Small Cap Index	797.300 shares		11,633
*	MFS International New Discovery	317.048 shares		8,763
*	Fidelity Advisor Freedom 2015	550.633 shares		6,988
*	Victory Small Company Opportunity	108.052 shares		4,170
*	Oppenheimer Developing Markets	93.445 shares		3,423
*	Oppenheimer Discovery Mid Cap Growth	60.512 shares		1,014
	Total registered investment companies			2,143,475
	Other:			
	Cash			1,549
	Notes receivable from participants	4.25 -5.25 percent	-0-	40,177
	Total assets (held at end of year)			$ 2,185,201

See independent auditors' report.

ACCURATE BACKGROUND CHECKS, INC.
401(K) PROFIT SHARING PLAN
SUPPLEMENTAL SCHEDULE
SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

DECEMBER 31, 2013

EIN Number: 33-0796904 **Plan Number: 001**

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included: X	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
2013	$ 11,938			
2012	$ 85,984			
2011	$ 176,355			
2010	$ 132,626			
2009	$ 83,462			

See independent auditors' report.