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

2014

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
SHARP DECISIONS, INC. 401(K) PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1993

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

1040 AVENUE OF THE AMERICAS
17TH FLOOR
NEW YORK, NY 10018

2b Employer Identification Number (EIN)
11-3032786

2c Plan Sponsor's telephone number
212-403-7544

2d Business code (see instructions)
541519

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.	07/02/2015	STUART GOTTLIEB
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Preparer's telephone number (optional)

3a Plan administrator's name and address ☐ Same as Plan Sponsor

SHARP DECISIONS, INC.

1040 AVENUE OF THE AMERICAS
17TH FLOOR
NEW YORK, NY 10018

3b Administrator's EIN: 11-3032786

3c Administrator's telephone number: 212-403-7544

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**	351
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	178
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	239
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	115
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	354
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	354
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	229
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 3D

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

9a Plan funding arrangement (check all that apply)

(1)	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)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) .....…… ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ……..... ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2014 Form M-1 annual report. If the plan was not required to file the 2014 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

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

2014

This Form is Open to Public Inspection

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan
SHARP DECISIONS, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

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

D Employer Identification Number (EIN)
11-3032786

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

VOYA RETIREMENT INSURANCE AND ANNUITY 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
71-0294708	86509	GH3442	270	01/01/2014	12/31/2014

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
21129	4132

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

WELLS FARGO INSURANCE SERVICES
10700 WHEAT FIRST DRIVE
GLEN ALLEN, VA 23060

(b) Amount of sales and base commissions paid	Fees and other commissions paid		
	(c) Amount	(d) Purpose	(e) Organization code
13783			3

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

NYLIFE SECURITIES LLC
51 MADISON AVENUE
ROOM 251
NEW YORK, NY 10010

(b) Amount of sales and base commissions paid	Fees and other commissions paid		
	(c) Amount	(d) Purpose	(e) Organization code
7346			3

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

ASSOCIATED PENSION CONSULTANTS, INC
6800 JERICHO TURNPIKE
SUITE 200W
SYOSSET, NE 11791

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	
	4132	TPA PARTNERSHIP PROGRAM	5

(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	841431
5	Current value of plan's interest under this contract in separate accounts at year end	5	8222406

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶ AS PER RULES OF INSURANCE COMPANY

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. Specify nature of costs ▶	6d	

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 ▶ GROUP PENSION FUNDING

b	Balance at the end of the previous year			7b	607376
c	Additions: (1) Contributions deposited during the year	7c(1)	1120886		
	(2) Dividends and credits	7c(2)	0		
	(3) Interest credited during the year	7c(3)	20913		
	(4) Transferred from separate account	7c(4)	1314765		
	(5) Other (specify below)	7c(5)	103660		
	▶ LOAN REPAYMENTS, EMPLOYEE ROLLOVER CONTRIBS				
	(6) Total additions			7c(6)	2560224
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	3167600
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	832069		
	(2) Administration charge made by carrier	7e(2)	1175		
	(3) Transferred to separate account	7e(3)	1410990		
	(4) Other (specify below)	7e(4)	81935		
	▶ LOAN DISBURSEMENTS,TPA DISTRIB PROCESS FEES				
	(5) Total deductions			7e(5)	2326169
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	841431

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)**	
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.**	**2014** **This Form is Open to Public Inspection.**

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan
SHARP DECISIONS, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

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

D Employer Identification Number (EIN)
11-3032786

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

VOYA RETIREMENT INSURANCE AND ANNUI
PO BOX 990067
HARTFORD, CT 06199

71-0294708

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

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

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

(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 ☐

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

(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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection.

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan
SHARP DECISIONS, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

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

D Employer Identification Number (EIN)
11-3032786

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: MAP CONTRACT SEPARATE ACCOUNT D

b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY CO

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)
71-0294708-000	P	8222406

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan
SHARP DECISIONS, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

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

D Employer Identification Number (EIN)
11-3032786

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	59035	61147
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	7504968	8222406
(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	0
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	607376	841431
(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**	8171379	9124984
	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	269
k	Total liabilities (add all amounts in lines 1g through1j)	**1k**	0	269
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	**1l**	8171379	9124715

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)**	1118826	
	(C) Others (including rollovers)	**2a(1)(C)**	29475	
	(2) Noncash contributions	**2a(2)**	0	
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	**2a(3)**		1148301
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)**	3286	
	(F) Other	**2b(1)(F)**	20913	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	**2b(1)(G)**		24199
	(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)**	0	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	**2b(2)(D)**		0
	(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)		621213
(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)		0
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		1793713
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	836867	
(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)		836867
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)	3510	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		3510
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		840377
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		953336
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: WAGNER, FINE & ACKERMAN, PLLC **(2)** EIN: 11-3061778

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

2014

This Form is Open to Public Inspection.

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan
SHARP DECISIONS, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

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

D Employer Identification Number (EIN)
11-3032786

Part I Distributions

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 71-0294708

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):

SHARP DECISIONS, INC. 401(K) PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2014 AND 2013

SHARP DECISIONS, INC. 401(K) PLAN
FINANCIAL STATEMENTS
DECEMBER 31, 2014 AND 2013

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(Held at End of Year) 20

WAGNER, FERBER, FINE & ACKERMAN, PLLC
Certified Public Accountants and Business Advisors

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Floral Park, NY 11001
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INDEPENDENT AUDITORS' REPORT

To the Plan Administrator
Sharp Decisions, Inc. 401(k) Plan
New York, NY 10018-3803

Report on the Financial Statements.
We were engaged to audit the accompanying financial statements of Sharp Decisions, Inc. 401(k) Plan, which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the years ended December 31, 2014 and 2013, and the related notes to the financial statements.

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

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

Basis for Disclaimer of Opinion
As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by The VOYA Retirement Insurance and Annuity Company formerly ING Life Insurance and Annuity Company, the custodian of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the custodian as of December 31, 2014 and 2013 and for the years ended December 31, 2014 and 2013, that the information provided to the plan administrator by the custodian is complete and accurate.

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

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INDEPENDENT AUDITORS' REPORT *(Continued)*

Other Matter
The supplemental Schedule of Assets held at December 31, 2014 is required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedule.

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

Wagner Ferber Fine & Ackerman PLLC

Floral Park, New York
July 1, 2015

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SHARP DECISIONS, INC. 401(K) PLAN
STATEMENT OF NET ASSETS AVAILABLE FOR PLAN BENEFITS

ASSETS

	December 31, 2014	December 31, 2013
Assets		
Investments, at fair value	$ 9,109,883	$ 8,136,425
Notes receivable from participants	61,147	59,035
Total assets	$ 9,171,030	$ 8,195,460

LIABILITIES

Liabilities		
Excess contribution payable	$ 9,200	$ -
Other liabilities	269	-
Total liabilities	9,469	-
Net assets available for plan benefits	$ 9,161,561	$ 8,195,460

See independent auditors' report and the accompanying notes to the financial statements.

SHARP DECISIONS, INC. 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS

	Years Ended December 31,	
	2014	2013
Additions to plan assets attributed to		
Net appreciation in fair value of investments	$ 664,091	$ 1,359,821
Interest income on notes receivable from participants	3,286	3,107
Other income	-	2,437
Contributions		
Participant contributions	1,049,107	1,141,053
Rollovers	29,475	107,055
Roth	60,519	54,883
Total additions	1,806,478	2,668,356
Deductions from net assets attributable to		
Benefits paid	836,867	1,108,696
Administrative expenses	3,510	5,764
Total deductions	840,377	1,114,460
Net increase	966,101	1,553,896
Net assets available for plan benefits - beginning	8,195,460	6,641,564
Net assets available for plan benefits - ending	$ 9,161,561	$ 8,195,460

See independent auditors' report and the accompanying notes to the financial statements.

SHARP DECISIONS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2014 AND 2013

NOTE 1 - DESCRIPTION OF PLAN

The Sharp Decisions, Inc. 401(k) Plan, (the "Plan") was established effective January 1, 1993, by Sharp Decisions, Inc., (the "Sponsor"). The following description of the Plan provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, ("ERISA").

Eligibility

The Plan is a defined contribution plan covering all employees who have completed one month of service and who attained the age of twenty-one.

Plan Contributions

Participants may elect to contribute up to 100% of pre-tax annual compensation, as defined in the Plan. The elective deferrals for any calendar year cannot exceed the annual dollar limit permitted by law. The Sponsor does not make matching contributions to the Plan. Participants may also make after-tax salary deferrals to their Roth account. In addition, a participant who is at least age 50 and who has reached a limit on their annual deferral contributions may elect to defer an additional "catch-up" contribution of $5,500 for both 2014 and 2013.

Excess Contributions

Contributions in excess of the Internal Revenue Code ("IRC") limitations are refunded to the participants in the year the corrective refund is made.

Participant Accounts

The Plan is a participant-directed account plan. Participants direct the investment of their contributions into various investment options offered by the Plan. Participants' accounts are credited with participant contributions and rollovers. Plan earnings and administrative expenses are allocated based upon a participant's account balance in proportion to the balances of all participants' accounts, as defined.

Investment Options

Contributions are invested by the VOYA Retirement Insurance and Annuity Company ("VOYA") formerly ING Life Insurance and Annuity Company ("ING"), the custodian of the Plan, according to the options elected by the participants. All participant contributions are directed by the participant among the available

NOTE 1 - DESCRIPTION OF PLAN *(Continued)*

Investment Options *(Continued)*

investment options. Investment earnings are automatically reinvested into the fund or portfolio from which they were derived. The Plan provided participants with the following participant-directed investment options with VOYA:

Fund Name	Description
American Funds The Growth Fund of America	Long-term capital growth
Ariel Fund	Long-term capital appreciation
BlackRock Health Science Opp Port Inv A	Long-term capital growth
Columbia Mid Cap Value Fund A	Long-term capital growth
Dodge and Cox International Stock Fund	Income & capital growth
Voya Baron Small Cap Growth Portfolio I	Long-term capital appreciation
Voya Clarion Real Estate Portfolio	Income & capital growth
Voya Fidelity VIP Contrafund Portfolio	Long-term capital appreciation
Voya Fidelity VIP Mid Cap Portfolio	Long-term capital growth
Voya Fixed Account	Guaranteed Investment Contract
Voya GNMA Income Fund A	Income & capital preservation
Voya Index Plus Mid Cap Portfolio I	Income & capital growth
Voya Intermediate Bond Portfolio	Income & capital preservation
Voya JP Morgan Small Cap Core Eq. Portfolio	Long-term capital growth
Voya Oppenheimer Global Portfolio	Capital Appreciation
Voya Solution 2015 Portfolio - Adv Class	Income & capital growth
Voya Solution 2025 Portfolio - Adv Class	Income & capital growth
Voya Solution 2035 Portfolio, Adv Class	Income & capital growth
Voya Solution 2045 Portfolio, Adv Class	Income & capital growth
Voya Solution 2055 Portfolio, Adv Class	Income & capital growth
Voya Solution Income Portfolio, Adv	Income & capital growth
Voya T.Rowe Price Growth Eq. Portfolio I	Long-term capital growth
Voya Van Kampen Eq and Income Portfolio	Income & capital growth
Voya U.S. Stock Index Portfolio	Total return
Lazard Emerging Markets Portfolio	Long-term capital appreciation
Pioneer Fund R	Income & capital growth
Pioneer High Yield Fund Y	Income & capital preservation
Franklin Small Cap Value VIP Fund	Income & capital growth
Vanguard VIF - Small Comp Growth Portfolio	Long-term capital growth
Ridge Worth Large Cap Value Equity Fund	Income & capital growth

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon.

NOTE 1 - DESCRIPTION OF PLAN *(Continued)*

Notes Receivable From Participants *- (See Note 3)*

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum which is equal to the lesser of $50,000 or 50% of the participants account balance. The notes are treated as a participant directed investment and are only made for hardship and financial necessity. The notes are secured by the participant's vested funds and, except for notes used to acquire a principal residence, must have a repayment period of no greater than five years. The notes are made at a reasonable rate of interest that a bank or other professional lender would charge for making a note in a similar circumstance. The interest rate for the notes outstanding during 2014 and 2013 ranged from 4.0% to 4.75%. Principal and interest are paid biweekly through payroll deductions. Repayment of the entire balance is permitted at any time. All outstanding note balances will become due and payable in their entirety upon the occurrence of a distributive event (other than satisfaction of conditions for an in-service distribution) as defined in the Plan agreement. Delinquent participant notes are reclassified as distributions based upon the terms of the plan document.

Investment Rollovers

Rollovers are permitted by employees who are not yet participants in the Plan. Participants are allowed to transfer or rollover funds into the plan from other qualified plans. In-kind rollovers are not permitted.

Payment of Benefits and Distributions

On termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or in monthly, quarterly semi-annual or annual installments. Participants may elect to receive such distributions in the form of a life annuity. Hardship distributions are also permitted, but cannot exceed the amount necessary to meet the participant's financial hardship. The Plan may also elect to make involuntary distributions of amounts less than $1,000. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution. A participant who receives a hardship distribution is prohibited from making contributions to the Plan for six months from the date of the distribution. Distributions from a participant's Roth account are subject to certain restrictions by law, as defined in the Plan document.

Effective May 1, 2013, the Plan was amended to include an involuntary cash out provision for all terminated employees whose vested account balance does not exceed $5,000.

NOTE 1 - DESCRIPTION OF PLAN *(Continued)*

Payment of Benefits and Distributions *(Continued)*

If the vested account balance exceeds $5,000, the terminated employee must consent to any distribution of their account. The Plan Administrator may commence distribution of a vested account without consent at the time that payments must begin under applicable federal law. Special rules apply to persons who are deemed to own more than 5% of the Sponsor.

Forfeited Accounts

These accounts are used to reduce future employer contributions. Since there have been no employer contributions into the Plan, there are no forfeited amounts to date.

Plan Termination

Although it has not expressed any intent to do so, the Sponsor has the right under the Plan to terminate the Plan at any time subject to the provisions of ERISA. The net assets of the Plan, less any Plan expenses, would then be distributed to participants in accordance with the Plan's provisions.

Administrative Expenses

The Sponsor has elected to pay all administrative expenses incurred by the Plan except for certain transaction fees such as loan and distribution requests, which are paid by the Plan.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared in accordance with accounting principles generally accepted in the United States of America ("GAAP").

As described in Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC), 972, investments are valued at the fund's net asset value reflecting all investments at fair value on the last day of the Plan year. The fund's net asset value is determined by the bank or entity sponsoring such funds by dividing the fund's net assets at fair value by its units outstanding at the valuation date.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(Continued)*

Notes Receivable from Participants

In accordance with Accounting Standards Update 2010-25, Reporting Loans to Participants by Defined Contribution Pension Plans (ASU 2010-25), loans to participants are reported at their unpaid principal balance plus any accrued but unpaid interest.

Investment Valuation and Income Recognition

Investments are held in separate investment accounts that invest in publicly traded mutual funds and are stated at fair value as reported by the fund managers. Fair value is determined based upon quoted market prices, which represent net asset value per share. Fund transactions are accounted for on the trade date (date the securities are purchased and sold). Interest income is accounted for on the accrual basis. Dividend income is accounted for on the ex-dividend date.

Participant loans are valued at cost, which approximates fair value. The Plan presents in the Statement of Changes in Net Assets Available for Benefits the net appreciation (depreciation) in the fair value of its investments, which consists of realized gains and losses and the unrealized appreciation (depreciation) on those investments.

Guaranteed Interest Account

This account is valued at fair value which represents the contract value adjusted to reflect current market interest rates only to the extent that such market rates exceed crediting rates. The guaranteed interest account promises contract value for a benefit event (termination, death, disability and retirement); however there is a possible surrender charge when the funds are withdrawn prior to their maturity. Thus, the guaranteed interest account is not considered benefit responsive.

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 certain assets, liabilities and disclosures of contingencies, if any, at the date of the financial statements, and the additions to and deductions from net assets available for benefits during the reporting period. Accordingly, actual results may differ from those estimates. Any adjustments applied to estimated amounts are recognized in the year in which such adjustments are determined

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(Continued)*

Tax Status

The underlying standardized prototype plan has received an opinion letter from the Internal Revenue Service dated March 31, 2008, stating that the written form of the underlying prototype document is qualified under section 401(a) of the IRC, and that any employer adopting this form of the Plan will be considered to have a plan qualified under Section 401(a) of the IRC. Once qualified, the Plan is required to operate in conformity with the IRC to maintain its qualification. The Plan has been amended since receiving the opinion letter. However, the plan administrator believes that the Plan is currently designed and being operated in compliance with applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

The Plan has adopted the provisions of FASB ASC 740, *Accounting for Uncertainty in Income Taxes*. The standard clarifies the accounting for uncertainty in income taxes recognized in an entity's financial statements and prescribes a threshold of more-likely-than-not for recognition of tax benefits of uncertain tax positions taken or expected to be taken in a tax return. The standard also provides related guidance on measurement, derecognition, classification, interest and penalties, and disclosure. The adoption of this standard did not have an impact on the Plan's financial statements. The plan is subject to routine audits by taxing jurisdictions; however, there are no audits currently in progress. The Plan is no longer subject to income tax examinations for years prior to 2011.

Subsequent Events

Management has evaluated subsequent events or transactions through July 1, 2015, the date the financial statements were available to be issued.

NOTE 3 - INFORMATION CERTIFIED BY CUSTODIAN

The VOYA formerly ING, the custodian of the Plan at December 31, 2014 and 2013, certified as to the completeness and accuracy of the investment assets, transactions, income and schedules of the investment assets at December 31, 2014 and 2013 and for the years then ended.

The following information, included in the accompanying financial statement and supplementary information at December 31, 2014 and 2013, was obtained from data that has been prepared and certified by VOYA:

NOTE 3 - INFORMATION CERTIFIED BY CUSTODIAN *(Continued)*

	2014	2013
Investments, at fair value at beginning of year	$ 8,136,425	$ 6,626,512
Participants contributions	1,109,626	1,195,936
Rollover contributions	29,475	107,055
Loan withdrawals	(79,600)	(107,300)
Loan repayments	77,488	79,425
Benefits paid to participants	(836,867)	(1,108,696)
Net appreciation in fair value of investments	664,091	1,359,821
Interest income	3,286	3,107
Administrative expenses	(3,510)	(5,764)
Changes in excess contributions payable	9,200	(25,156)
Changes in contributions receivable	-	9,048
Changes in other liabilities	269	-
Other income	-	2,437
Investments, at fair value at end of year	$ 9,109,883	$ 8,136,425

NOTE 4 - INVESTMENTS

The following investments represent 5% or more of the total net assets available for benefits of the Plan at December 31, 2014 and 2013:

	2014	2013
Voya Fixed Account**	$ 887,477	$ 631,457
Voya Solution 2025 Portfolio**	673,058	576,974
BlackRock Hlth Sci Opport. Portfolio	665,815	486,687
ARIEL Fund	464,393	464,823
Voya Solution 2015 Portfolio**	463,035	421,560
Voya Solution 2035 Portfolio**	553,552	441,405

** Represents party-in-interest.

During the years ended December 31, 2014 and 2013, the Plan's investments in mutual funds (including investments bought, sold and held during the year) appreciated in fair value by $664,091 and $1,359,821, respectively.

NOTE 4 - INVESTMENTS *(Continued)*

All Plan investments are shares of mutual funds managed by VOYA. VOYA is the custodian and, therefore, these transactions qualify as exempt party-in-interest transactions.

NOTE 5 - FAIR VALUE MEASUREMENTS

The Plan has implemented FASB ASC 820-10, *"Fair Value Measurements and* Disclosures" FASB ASC 820-10 establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted observable quoted prices in active markets for identical assets or liabilities (level 1 measurement) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820-10 are described below:

Basis of Fair Value Measurement

Level 1	Unadjusted quoted prices in active markets that are accessible at the measurement date for identical, unrestricted assets or liabilities;
Level 2	Quoted prices in markets that are not considered to be active or financial instruments for which all significant inputs are observable, either directly or indirectly.
Level 3	Prices or valuations that require inputs that are both significant to the far value measurement and unobservable.

A financial instrument's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

The following tables present by level, within the fair value hierarchy the Plan investment assets at fair value, as of December 31, 2014 and 2013. As required by FASB ASC 820-10, investment assets are classified in their entirety based upon the lowest level of input that is significant to the fair value measurement.

Total Plan investment assets at fair value classified within level 3 were $887,477 and $631,457 respectively as of December 31, 2014 and 2013, which consisted of an investment in a guaranteed interest account, as discussed in Note 2.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2014 and 2013:

NOTE 5 - FAIR VALUE MEASUREMENTS *(Continued)*

Basis of Fair Value Measurement *(Continued)*

Description	12/31/14	Quoted Prices in Active Markets for Identical Assets (Level1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
American Funds The Growth Fund of America	$ 336,967	$ 336,967	$ -	$ -
Ariel Fund	464,393	464,393	-	-
BlackRock Hlth Sci Oppt Fund Inv A	665,815	665,815	-	-
Columbia Mid Cap Value Fund A	332,904	332,904	-	-
Dodge and Cox Int'l Stock Fund	212,717	212,717	-	-
Voya Baron Growth Portfolio I	281,618	281,618	-	-
Voya Clarion Real Estate Portfolio	223,582	223,582	-	-
Voya Fidelity VIP Contrafund Portfolio	259,631	259,631	-	-
Voya Fidelity VIP Mid Cap Portfolio	282,371	282,371	-	-
Voya Fixed Account	887,477	-	-	887,477
Voya GNMA Income Fund A	84,619	84,619	-	-
Voya Index Plus Mid Cap Portfolio I	277,543	277,543	-	-
Voya Intermediate Bond Portfolio	63,352	63,352	-	-
Voya JP Morgan Sm Cap Core Eq.Port.	185,048	185,048	-	-
Voya Oppenheimer Global Portfolio	334,437	334,437	-	-
Voya Solution 2015 Portfolio, Adv Class	463,035	463,035	-	-
Voya Solution 2025 Portfolio, Adv Class	673,058	673,058	-	-
Voya Solution 2035 Portfolio, Adv Class	553,552	553,552	-	-
Voya Solution 2045 Portfolio, Adv Class	334,995	334,995	-	-
Voya Solution 2055 Portfolio, Adv Class	73,499	73,499	-	-
Voya Solution Income Portfolio, Adv	135,416	135,416	-	-
Voya T.Rowe Price Growth Eq. Port. I	400,495	400,495	-	-
Voya Van Kampen Eq and Income Port.	371,438	371,438	-	-
Voya U.S. Stock Index Portfolio	413,620	413,620	-	-
Lazard EmergVoya Markets Portfolio	247,560	247,560	-	-
Pioneer Fund R	281,664	281,664	-	-
Pioneer High Yield Fund Y	139,856	139,856	-	-
Franklin Small Cap Value VIP Fund	50,629	50,629		
Vanguard VIF-Small Comp Growth Portfolio	78,357	78,357	-	-
Ridge Worth Large Cap Value Equity Fund	235	235	-	-
	$ 9,109,883	$ 8,222,406	$ -	$ 887,477

NOTE 5 - FAIR VALUE MEASUREMENTS *(Continued)*

Basis of Fair Value Measurement *(Continued)*

Description	12/31/13	Quoted Prices in Active Markets for Identical Assets (Level1	Significant Other Observable Inputs (Level 2	Significant Unobservable Inputs (Level 3)
American Funds The Growth Fund of America	$ 359,367	$ 359,367	$ -	$ -
Ariel Fund	464,823	464,823	-	-
BlackRock Hlth Sci Oppt Fund Inv A	486,687	486,687	-	-
Columbia Mid Cap Value Fund A	213,384	213,384	-	-
Dodge and Cox Int'l Stock Fund	241,512	241,512	-	-
ING Baron Growth Portfolio I	290,730	290,730	-	-
ING Clarion Real Estate Portfolio	120,004	120,004	-	-
ING Fidelity VIP Contrafund Portfolio	236,474	236,474	-	-
ING Fidelity VIP Mid Cap Portfolio	239,903	239,903	-	-
ING Fixed Account	631,457	-	-	631,457
ING GNMA Income Fund A	89,467	89,467	-	-
ING Index Plus Mid Cap Portfolio I	160,425	160,425	-	-
ING Intermediate Bond Portfolio	119,925	119,925	-	-
ING JP Morgan Sm Cap Core Eq.Port.	171,619	171,619	-	-
ING Money Market Portfolio I	369,011	369,011	-	-
ING Oppenheimer Global Portfolio	367,858	367,858	-	-
ING Solution 2015 Portfolio, Adv Class	421,560	421,560	-	-
ING Solution 2025 Portfolio, Adv Class	576,974	576,974	-	-
ING Solution 2035 Portfolio, Adv Class	441,405	441,405	-	-
ING Solution 2045 Portfolio, Adv Class	273,303	273,303	-	-
ING Solution 2055 Portfolio, Adv Class	107,248	107,248	-	-
ING Solution Income Portfolio, Adv	112,969	112,969	-	-
ING T.Rowe Price Growth Eq. Port. I	288,985	288,985	-	-
ING Van Kampen Eq and Income Port.	352,028	352,028	-	-
ING U.S. Stock Index Portfolio	341,044	341,044	-	-
Lazard Emerging Markets Portfolio	213,806	213,806	-	-
Pioneer Fund R	301,121	301,121	-	-
Pioneer High Yield Fund Y	143,336	143,336	-	-
	$ 8,136,425	$ 7,504,968	$ -	$ 631,457

NOTE 5 - FAIR VALUE MEASUREMENTS *(Continued)*

***Basis of Fair Value Measurement** (Continued)*

The following tables reconcile the beginning and ending balances of fair value measurements using significant unobservable inputs (Level 3) of the guaranteed investment contract with an insurance company for the years ended December 31, 2014 and 2013.

	2014	2013
Beginning balance	$ 631,457	$ 669,201
Total gains or losses included in net assets available for benefits.	21,965	(37,606)
Contributions deposited during the year	1,120,886	1,207,182
Interest credited during the year	20,913	18,570
Transferred from separate account	1,314,765	1,358,676
Rollover contributions and loan repayments	103,660	156,562
Disbursements to pay benefits or purchase annuities during the year	(832,069)	(1,100,588)
Administrative charges	(1,175)	(400)
Transferred to separate account	(1,410,990)	(1,527,476)
Loan disbursements and distributions	(81,935)	(112,664)
Ending balance	$ 887,477	$ 631,457

NOTE 6 - RISKS AND UNCERTAINTIES

The Plan provides for various investment options in separate investment accounts that invest in publicly traded mutual funds. Investment securities are exposed to various risks, such as interest rate, market and credit risks. Due to 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 would materially affect participants' account balances and the amounts reported in the Statement of Net Assets Available for Benefits and the Statement of Changes in Net Assets Available for Benefits.

NOTE 7 - RECONCILIATION OF FINANCIAL STATEMENT TO FORM 5500

The following is a reconciliation of net assets available for benefits and net increase in net assets available for plan benefits per the financial statements to the Form 5500 as of December 31, 2014 and 2013.

	2014	2013
Net Assets Available for Plan Benefits		
Net assets available for benefits per the accompanying financial statements	$ 9,161,561	$ 8,195,460
Timing difference for excess contribution payable	9,200	-
Adjustment from fair value to contract value for guaranteed interest account	(46,046)	(24,081)
Net assets available for plan benefits per the Form 5500	$ 9,124,715	$ 8,171,379
Net Increase in Net Assets		
Net increase per accompanying financial statements	$ 966,101	$ 1,553,896
Timing difference for excess contribution payable	9,200	(25,156)
Adjustments for fair value to contract value for guaranteed interest account	(21,965)	37,606
Net increase per the Form 5500	$ 953,336	$ 1,566,346

NOTE 8 - RELATED PARTY TRANSACTIONS

Certain investments of the Plan are investment products sold by the Plan's custodian VOYA.

SUPPLEMENTARY INFORMATION

SHARP DECISIONS, INC. 401(K) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
FOR THE YEAR ENDED DECEMBER 31, 2014

Form 5500 Schedule H Lline 4i-Schedule of Assets (Held at End of Year)

Plan Sponsor EIN: 11-3032786
Plan Number 001

(a) Party-in-Interest	(b) Identity of Issue, Borrower Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Interest Rate Collateral Par of Maturity Value	(e) Current Value
No	American Funds The Growth Fund of America	Long-term capital growth	$ 336,967
No	Ariel Fund	Long-term capital appreciation	464,393
No	BlackRock Health Science Opp Port Inv A	Long-term capital growth	665,815
No	Columbia Mid Cap Value Fund A	Long-term capital growth	332,904
No	Dodge and Cox International Stock Fund	Income & capital growth	212,717
*	Voya Baron Small Cap Growth Portfolio	Long-term capital appreciation	281,618
*	Voya Clarion Real Estate Portfolio	Income & capital growth	223,582
*	Voya Fidelity VIP Contrafund Portfolio	Long-term capital appreciation	259,631
*	Voya Fidelity VIP Mid Cap Portfolio	Long-term capital growth	282,371
*	Voya Fixed Account	Guaranteed Investment Contract	887,477
*	Voya GNMA Income Fund A	Income & capital preservation	84,619
*	Voya Index Plus Mid Cap Portfolio	Income & capital growth	277,543
*	Voya Intermediate Bond Portfolio	Income & capital preservation	63,352
*	Voya JP Morgan Small Cap Core Eq. Portfolio	Long-term capital growth	185,048
*	Voya Oppenheimer Global Portfolio	Capital Appreciation	334,437
*	Voya Solution 2015 Portfolio - Adv Class	Income & capital growth	463,035
*	Voya Solution 2025 Portfolio - Adv Class	Income & capital growth	673,058
*	Voya Solution 2035 Portfolio, Adv Class	Income & capital growth	553,552
*	Voya Solution 2045 Portfolio, Adv Class	Income & capital growth	334,995
*	Voya Solution 2055 Portfolio, Adv Class	Income & capital growth	73,499
*	Voya Solution Income Portfolio	Income & capital growth	135,416
*	Voya T.Rowe Price Growth Equity Portfolio	Long-term capital growth	400,495
*	Voya Van Kampen Eq and Income Portfolio	Income & capital growth	371,438
*	Voya U.S. Stock Index Portfolio	Total return	413,620
No	Lazard EmergVoya Markets Portfolio	Long-term capital appreciation	247,560
No	Pioneer Fund R	Income & capital growth	281,664
No	Pioneer High Yield Fund	Income & capital preservation	139,856
No	Franklin Small Cap Value VIP Fund	Income & capital growth	50,629
No	Vanguard VIF-Small Comp Growth Portfolio	Long-term capital growth	78,357
No	Ridge Worth Large Cap Value Equity Fund	Income & capital growth	235
			9,109,883
	Participant Loans	Interest Rates 4.0% - 4.75%	61,147
			$ 9,171,030

* Issue is a party-in interest

See independent auditors' report and the accompanying notes to the financial statements.

Plan Name: TRS OF SHARP DECISIONS INC 401K PLAN
Plan ID: GH3442

Summary of Investment Expenses and Indirect Compensation

The chart below summarizes the investment expenses for the funds available under your Voya Financial, Inc. (Voya) program and the revenue received by Voya from the funds in support of the recordkeeping and administrative services we provide in connection with your plan. Voya uses this revenue to maintain the investment, administrative and technological platforms and other supporting services used by your plan. Part of this revenue may also be used to compensate one or more of your plan's other service providers. Among those additional service providers are the plan's adviser and third party administrator (TPA). For informational purposes, we are providing the amounts paid to certain other providers in the summary below. Amounts shown are expressed as a percentage of program assets based on formulas in effect as of the date above, and are subject to change.

Note: The amounts shown below are not added to each other. Rather, the revenue Voya receives is paid directly or indirectly from the total investment expenses. The compensation paid by Voya is a Voya expense and is not separately charged to the plan.

Summary	
Average Annual Investment Expense of Managed Investment Options (1)	1.20%
Average Annual Managed Investment Option Revenue (2)	0.71%
Average Annual Total Investment Option Revenue (3)	0.68%
Annual compensation paid by Voya to adviser*	
- of assets	0.25%
Annual compensation paid by Voya to Third Party Administrator*	
- Partnership Program	0.05%

[1] **Average Annual Investment Expense of Managed Investment Options**: This is the weighted average of the Total Investment Expenses for the plan investment options, based on assets at the reporting date, excluding any funds for which the expenses are N/A and any self directed brokerage accounts.

[2] **Average Annual Managed Investment Option Revenue**: This is the weighted average revenue to Voya, based on assets at the reporting date, from the funds included in the Total Investment Expenses. (Paid to Voya from Total Investment Expenses)

[3] **Average Annual Total Investment Option Revenue:** This is the weighted average revenue to Voya from all plan investment options, based on assets at the reporting date, including any assets in the Voya Fixed or Guaranteed Accumulation Account.

* The annual compensation paid by Voya to your adviser and TPA reflects the compensation payable after the first year of the program and does not include compensation paid on transferred assets or any "first year" compensation. See your new business paperwork for information on first year compensation. Certain minimum criteria may apply before such payments are made. Renewal Contributions are contributions made after the first year of the contract. Increase Contributions are contributions that exceed the highest contributions in any prior year. Voya may also make payments to other plan service providers from the total revenue received by Voya.

Plan Name: TRS OF SHARP DECISIONS INC 401K PLAN
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Investment Expenses and Indirect Compensation

The chart below shows the components of the investment expenses for the non-fixed interest funds available under your plan as well as the revenue paid to Voya Financial, Inc. (Voya) from the funds in support of the recordkeeping and administrative services we provide in connection with your plan. The revenue received by Voya from the fund is paid by the fund itself or a related party (e.g. the fund's investment manager) and is not an additional expense above the fund fees. Voya uses this revenue to maintain the investment, administrative and technological platforms and other supporting services used by your plan. Part of this revenue may also be used to compensate your advisor. Amounts shown below are based on charges in effect as of the date above and are subject to change.

Please refer to the Appendix for a description of the services provided in connection with the following fees paid by the Funds to Voya:

		Expenses Paid											Recordkeeping Revenue to Voya				
		Fund Expenses							Voya Contract Charges			Total					
Fund No	Fund Name	(A) Management Fees	(B) 12b-1 Fees	(C) Other Expenses	(D) Gross Fund Expense (A+B+C)	(E) Waivers and Adjustments	(F) Net Fund Expense (D+E)	Prospectus Date	(G) Daily Asset Charge	(H) Voya Admin Fee	(I) Total Daily Asset Charge (G+H)	(J) Total Investment Expense (F+I)	(K) Total Daily Asset Charge (From column I)	(L) Sub TA/Expense Reimbursement	(M) 12b-1 Fee	(N) Service Fee	(O) Total Revenue to Voya (K+L+M+N)
004	Voya Intermediate Bond Port I	0.40%	0.00%	0.11%	0.51%	0.00%	0.51%	05/01/2014	0.00%	0.45%	0.45%	0.96%	0.45%	0.17%	0.00%	0.00%	0.62%
053	Voya Index Plus MidCap Portfolio I	0.40%	0.00%	0.09%	0.49%	0.00%	0.49%	05/01/2014	0.00%	0.45%	0.45%	0.94%	0.45%	0.30%	0.00%	0.00%	0.75%
073	Franklin Small Cap Value VIP Fd 2	0.61%	0.25%	0.02%	0.88%	0.00%	0.88%	05/01/2014	0.00%	0.30%	0.30%	1.18%	0.30%	0.20%	0.25%	0.00%	0.75%
1008	Columbia Mid Cap Value Fund A	0.66%	0.25%	0.26%	1.17%	0.00%	1.17%	06/25/2014	0.00%	0.30%	0.30%	1.47%	0.30%	0.25%	0.25%	0.00%	0.80%
1019	VY Clarion Real Estate Port Srv	0.71%	0.25%	0.15%	1.11%	-0.15%	0.96%	05/01/2014	0.00%	0.20%	0.20%	1.16%	0.20%	0.28%	0.00%	0.25%	0.73%
111	VY TRowePrice Grwth Eqty Port I	0.60%	0.00%	0.14%	0.74%	-0.01%	0.73%	05/01/2014	0.00%	0.35%	0.35%	1.08%	0.35%	0.31%	0.00%	0.00%	0.66%
1168	Voya Solution 2055 Portfolio Srv 2	0.14%	0.50%	0.90%	1.54%	-0.25%	1.29%	05/01/2014	0.00%	0.00%	0.00%	1.29%	0.00%	0.32%	0.15%	0.25%	0.72%
1450	Pioneer High Yield Fund Y	0.64%	0.00%	0.18%	0.82%	0.00%	0.82%	03/01/2014	0.00%	0.45%	0.45%	1.27%	0.45%	0.25%	0.00%	0.00%	0.70%
1582	Pioneer Fund Y	0.48%	0.00%	0.15%	0.63%	0.00%	0.63%	05/01/2014	0.00%	0.45%	0.45%	1.08%	0.45%	0.25%	0.00%	0.00%	0.70%
1776	BlackRock Hlth Sci Opport Port Inv A	0.72%	0.25%	0.25%	1.22%	0.00%	1.22%	01/28/2014	0.00%	0.20%	0.20%	1.42%	0.20%	0.25%	0.25%	0.00%	0.70%
187	Ariel Fund Inv	0.59%	0.25%	0.19%	1.03%	0.00%	1.03%	02/01/2014	0.00%	0.45%	0.45%	1.48%	0.45%	0.10%	0.25%	0.00%	0.80%
2657	Voya Solution 2015 Portfolio Srv 2	0.14%	0.50%	0.73%	1.37%	-0.24%	1.13%	05/01/2014	0.00%	0.00%	0.00%	1.13%	0.00%	0.32%	0.15%	0.25%	0.72%
2658	Voya Solution 2025 Portfolio Srv 2	0.14%	0.50%	0.81%	1.45%	-0.25%	1.20%	05/01/2014	0.00%	0.00%	0.00%	1.20%	0.00%	0.32%	0.15%	0.25%	0.72%
2659	Voya Solution 2035 Portfolio Srv 2	0.14%	0.50%	0.86%	1.50%	-0.23%	1.27%	05/01/2014	0.00%	0.00%	0.00%	1.27%	0.00%	0.32%	0.15%	0.25%	0.72%
2660	Voya Solution 2045 Portfolio Srv 2	0.14%	0.50%	0.88%	1.52%	-0.23%	1.29%	05/01/2014	0.00%	0.00%	0.00%	1.29%	0.00%	0.32%	0.15%	0.25%	0.72%
2661	Voya Solution Income Prt Srv 2	0.14%	0.50%	0.69%	1.33%	-0.25%	1.08%	05/01/2014	0.00%	0.00%	0.00%	1.08%	0.00%	0.32%	0.15%	0.25%	0.72%
2886	RidgeWorth Lrg Cp Value Equity Fnd I	0.66%	0.00%	0.40%	1.06%	-0.09%	0.97%	08/01/2014	0.00%	0.20%	0.20%	1.17%	0.20%	0.50%	0.00%	0.00%	0.70%
363	Voya GNMA Income Fund A	0.47%	0.25%	0.22%	0.94%	0.00%	0.94%	07/31/2014	0.00%	0.00%	0.00%	0.94%	0.00%	0.17%	0.25%	0.00%	0.42%
407	VY Fidelity VIP Md Cp Portfolio Srv	0.55%	0.25%	0.51%	1.31%	-0.12%	1.19%	05/01/2014	0.00%	0.00%	0.00%	1.19%	0.00%	0.26%	0.00%	0.50%	0.76%
410	VY Fidelity VIP Contrafund Port Srv	0.55%	0.25%	0.49%	1.29%	-0.10%	1.19%	05/01/2014	0.00%	0.00%	0.00%	1.19%	0.00%	0.26%	0.00%	0.50%	0.76%
413	Vanguard VIF - Small Comp Grwth Port	0.38%	0.00%	0.03%	0.41%	0.00%	0.41%	04/30/2014	0.00%	0.70%	0.70%	1.11%	0.70%	0.00%	0.00%	0.00%	0.70%
430	VY Baron Growth Port I	0.85%	0.00%	0.15%	1.00%	0.00%	1.00%	05/01/2014	0.00%	0.35%	0.35%	1.35%	0.35%	0.31%	0.00%	0.00%	0.66%
432	VY Oppenhmr Global Port I	0.60%	0.00%	0.16%	0.76%	0.00%	0.76%	05/01/2014	0.00%	0.35%	0.35%	1.11%	0.35%	0.31%	0.00%	0.00%	0.66%
452	VY Invesco Eqty & Inc Port I	0.54%	0.00%	0.14%	0.68%	-0.03%	0.65%	05/01/2014	0.00%	0.35%	0.35%	1.00%	0.35%	0.31%	0.00%	0.00%	0.66%
487	American Funds Growth Fnd R3	0.28%	0.50%	0.20%	0.98%	0.00%	0.98%	08/29/2014	0.00%	0.00%	0.00%	0.98%	0.00%	0.15%	0.50%	0.00%	0.65%
735	Dodge & Cox International Stock Fund	0.60%	0.00%	0.04%	0.64%	0.00%	0.64%	05/01/2014	0.00%	0.60%	0.60%	1.24%	0.60%	0.10%	0.00%	0.00%	0.70%

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		Expenses Paid											Recordkeeping Revenue to Voya				
		Fund Expenses							Voya Contract Charges			Total					
Fund No	Fund Name	(A) Management Fees	(B) 12b-1 Fees	(C) Other Expenses	(D) Gross Fund Expense (A+B+C)	(E) Waivers and Adjustments	(F) Net Fund Expense (D+E)	Prospectus Date	(G) Daily Asset Charge	(H) Voya Admin Fee	(I) Total Daily Asset Charge (G+H)	(J) Total Investment Expense (F+I)	(K) Total Daily Asset Charge (From column I)	(L) Sub TA/Expense Reimbursement	(M) 12b-1 Fee	(N) Service Fee	(O) Total Revenue to Voya (K+L+M+N)
740	Voya Fixed Account	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.43%	0.43%
752	VY JPMorgan Sm Cp Core Eq Prt Srv	0.86%	0.25%	0.01%	1.12%	0.00%	1.12%	05/01/2014	0.00%	0.20%	0.20%	1.32%	0.20%	0.28%	0.00%	0.25%	0.73%
829	Voya U.S. Stock Index Port Inst	0.26%	0.00%	0.01%	0.27%	0.00%	0.27%	05/01/2014	0.00%	0.40%	0.40%	0.67%	0.40%	0.30%	0.00%	0.00%	0.70%
936	Lazard Emerging Mkts Eqty Port Opn	1.00%	0.25%	0.12%	1.37%	0.00%	1.37%	04/30/2014	0.00%	0.30%	0.30%	1.67%	0.30%	0.15%	0.25%	0.00%	0.70%

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Fund Notes

Voya Intermediate Bond Portfolio - Class I: The adviser is contractually obligated to limit expenses to 0.55% through May 1, 2015; the obligation does not extend to interest, taxes, brokerage commissions, Acquired Fund Fees and Expenses and extraordinary expenses. The obligation will automatically renew for one-year terms unless: (i) the adviser provides 90 days written notice of its termination and such termination is approved by the Portfolio's board; or (ii) the management agreement has been terminated. The obligation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement.

Voya Index Plus MidCap Portfolio - Class I: The adviser is contractually obligated to limit expenses to 0.60% through May 1, 2015; the obligation does not extend to interest, taxes, brokerage commissions, Acquired Fund Fees and Expenses and extraordinary expenses. The obligation will automatically renew for one-year terms unless: (i) the adviser provides 90 days written notice of its termination and such termination is approved by the Portfolio's board; or (ii) the management agreement has been terminated. The obligation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. Notwithstanding the foregoing, termination or modification of this obligation requires approval by the Portfolio's board.

VY Clarion Real Estate Portfolio - Service Class: The adviser is contractually obligated to limit expenses to 1.00% through May 1, 2015; the obligation does not extend to interest, taxes, brokerage commissions, extraordinary expenses, and Acquired Fund Fees and Expenses. The obligation will automatically renew for one-year terms unless: (i) the adviser provides 90 days written notice of its termination and such termination is approved by the Portfolio's board; or (ii) the management agreement has been terminated. The obligation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is contractually obligated to waive a portion of the management fee through May 1, 2015. Based upon net assets as of December 31, 2013, the management fee waiver for the Portfolio would be (0.04)%. There is no guarantee that the management fee waiver will continue after May 1, 2015. The management fee waiver will renew if the adviser elects to renew it.

VY T. Rowe Price Growth Equity Portfolio - Initial Class: The adviser is contractually obligated to limit expenses to 0.75% through May 1, 2015. The obligation will automatically renew for one-year terms unless: (i) the adviser provides 90 days written notice of its termination and such termination is approved by the Portfolio's board; or (ii) the management agreement has been terminated. The obligation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The obligation does not extend to interest, taxes, brokerage commissions, extraordinary expenses, and Acquired Fund Fees and Expenses. In addition, the adviser is contractually obligated to waive a portion of the management fee through May 1, 2015. Based upon net assets as of December 31, 2013, the management fee waiver for the Portfolio would be an estimated (0.01)%. The management fee waiver will renew if the adviser elects to renew it. Notwithstanding the foregoing, termination or modification of this obligation requires approval by the Portfolio's board.

Voya Solution 2055 Portfolio - Service 2 Class: The adviser is contractually obligated to limit expenses to 1.29% through at least May 1, 2018. The obligation will automatically renew for one-year terms unless: (i) the adviser provides 90 days written notice of its termination and such termination is approved by the Portfolio's board; or (ii) the management agreement has been terminated. The obligation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The obligation does not extend to interest, taxes, brokerage commissions and extraordinary expenses. The distributor is contractually obligated to waive 0.10% of the distribution fee through May 1, 2015. The distribution fee waiver will renew if the distributor elects to renew it. Notwithstanding the foregoing, termination or modification of this obligation requires approval by the Portfolio's board.

BlackRock Health Sciences Opportunities Portfolio - Investor A Shares: The Total Annual Fund Operating Expenses do not correlate to the ratio of expenses to average net assets given in the Fund's most recent annual report, which does not include Acquired Fund Fees and Expenses.

Voya Solution 2015 Portfolio - Service 2 Class: The adviser is contractually obligated to limit expenses to 1.13% through at least May 1, 2018. The obligation will automatically renew for one-year terms unless: (i) the adviser provides 90 days written notice of its termination and such termination is approved by the Portfolio's board; or (ii) the management agreement has been terminated. The obligation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The obligation does not extend to interest, taxes, brokerage commissions and extraordinary expenses. The distributor is contractually obligated to waive 0.10% of the distribution fee through May 1, 2015. The distribution fee waiver will renew if the distributor elects to renew it. Notwithstanding the foregoing, termination or modification of this obligation requires approval by the Portfolio's board.

Voya Solution 2025 Portfolio - Service 2 Class: The adviser is contractually obligated to limit expenses to 1.20% through at least May 1, 2018. The obligation will automatically renew for one-year terms unless: (i) the adviser provides 90 days written notice of its termination and such termination is approved by the Portfolio's board; or (ii) the management agreement has been terminated. The obligation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The obligation does not extend to interest, taxes, brokerage commissions and extraordinary expenses. The distributor is contractually obligated to waive 0.10% of the distribution fee through May 1, 2015. The distribution fee waiver will renew if the distributor elects to renew it. Notwithstanding the foregoing, termination or modification of this obligation requires approval by the Portfolio's board.

Voya Solution 2035 Portfolio - Service 2 Class: The adviser is contractually obligated to limit expenses to 1.27% through at least May 1, 2018. The obligation will automatically renew for one-year terms unless: (i) the adviser provides 90 days written notice of its termination and such termination is approved by the Portfolio's board; or (ii) the management agreement has been terminated. The obligation

is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The obligation does not extend to interest, taxes, brokerage commissions and extraordinary expenses. The distributor is contractually obligated to waive 0.10% of the distribution fee through May 1, 2015. The distribution fee waiver will renew if the distributor elects to renew it. Notwithstanding the foregoing, termination or modification of this obligation requires approval by the Portfolio's board.

Voya Solution 2045 Portfolio - Service 2 Class: The adviser is contractually obligated to limit expenses to 1.29% through at least May 1, 2018. The obligation will automatically renew for one-year terms unless: (i) the adviser provides 90 days written notice of its termination and such termination is approved by the Portfolio's board; or (ii) the management agreement has been terminated. The obligation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The obligation does not extend to interest, taxes, brokerage commissions and extraordinary expenses. The distributor is contractually obligated to waive 0.10% of the distribution fee through May 1, 2015. The distribution fee waiver will renew if the distributor elects to renew it. Notwithstanding the foregoing, termination or modification of this obligation requires approval by the Portfolio's board.

Voya Solution Income Portfolio - Service 2 Class: The adviser is contractually obligated to limit expenses to 1.08% through at least May 1, 2018. The obligation will automatically renew for one-year terms unless: (i) the adviser provides 90 days written notice of its termination and such termination is approved by the Portfolio's board; or (ii) the management agreement has been terminated. The obligation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The obligation does not extend to interest, taxes, brokerage commissions and extraordinary expenses. The distributor is contractually obligated to waive 0.10% of the distribution fee through May 1, 2015. The distribution fee waiver will renew if the distributor elects to renew it. Notwithstanding the foregoing, termination or modification of this obligation requires approval by the Portfolio's board.

RidgeWorth Large Cap Value Equity Fund - Class I Shares: The Adviser and Subadviser have contractually agreed to waive fees and reimburse expenses until at least August 1, 2014, in order to keep Total Annual Fund Operating Expenses (excluding, as applicable, taxes, brokerage commissions, substitute dividend expenses on securities sold short, interest expense, extraordinary expenses and Acquired Fund Fees and Expenses) from exceeding 0.90%. This agreement shall terminate upon the termination of the Investment Advisory Agreement between RidgeWorth Funds and the Adviser, or it may be terminated upon written notice to the Adviser by RidgeWorth Funds.

Voya GNMA Income Fund - Class A: The adviser is contractually obligated to limit expenses to 0.97% through August 1, 2014; the obligation does not extend to interest, taxes, brokerage commissions, extraordinary expenses, and Acquired Fund Fees and Expenses. The obligation will automatically renew for one-year terms unless it is terminated by the Fund or the adviser upon written notice within 90 days of the end of the current term or upon termination of the management agreement and is subject to possible recoupment by the adviser within three years.

VY Fidelity VIP Mid Cap Portfolio - Service Class: This table and the Expense Examples below reflect the aggregate expenses of both the Portfolio and the Fidelity VIP Mid Cap Portfolio ("MasterFund"). Based on the management fee of the Master Fund of 0.55%. The adviser does not charge a management fee when the assets of the Portfolio are invested in the Master Fund. The adviser is contractually obligated to limit expenses to 0.30% through May 1, 2015. The obligation will automatically renew for one-year terms unless: (i) the adviser provides 90 days written notice of its termination and such termination is approved by the Portfolio's board; or (ii) the management agreement has been terminated. The obligation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The obligation does not extend to interest, taxes, brokerage commissions, Master Fund Fees and Expenses, and extraordinary expenses.

VY Fidelity VIP Contrafund Portfolio - Service Class: This table and the Expense Examples below reflect the aggregate expenses of both the Portfolio and the Fidelity VIP Contrafund Portfolio ("MasterFund"). Based on the management fee of the Master Fund of 0.55%. The adviser does not charge a management fee when the assets of the Portfolio are invested in the Master Fund. The adviser is contractually obligated to limit expenses to 0.30% through May 1, 2015. The obligation will automatically renew for one-year terms unless: (i) the adviser provides 90 days written notice of its termination and such termination is approved by the Portfolio's board; or (ii) the management agreement has been terminated. The obligation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The obligation does not extend to interest, taxes, brokerage commissions, Master Fund Fees and Expenses, and extraordinary expenses.

VY Baron Growth Portfolio - Initial Class: The adviser is contractually obligated to limit expenses to 1.09% through May 1, 2015. The obligation will automatically renew for one-year terms unless: (i) the adviser provides 90 days written notice of its termination and such termination is approved by the Portfolio's board; or (ii) the management agreement has been terminated. The obligation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The obligation does not extend to interest, taxes, brokerage commissions, extraordinary expenses, and Acquired Fund Fees and Expenses.

VY Oppenheimer Global Portfolio - Initial Class: The adviser is contractually obligated to limit expenses to 0.80% through May 1, 2015. The obligation will automatically renew for one-year terms unless: (i) the adviser provides 90 days written notice of its termination and such termination is approved by the Portfolio's board; or (ii) the management agreement has been terminated. The obligation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. The obligation does not extend to interest, taxes, brokerage commissions, extraordinary expenses, and Acquired Fund Fees and Expenses.

VY Invesco Equity and Income Portfolio - Initial Class: The adviser is contractually obligated to limit expenses to 0.65% through May 1, 2015. The obligation will automatically renew for one-year terms unless: (i) the adviser provides 90 days written notice of its termination and such termination is approved by the Portfolio's board; or (ii) the management agreement has been terminated. The obligation does not extend to interest, taxes, brokerage commissions, extraordinary expenses, and Acquired Fund Fees and Expenses. This obligation is subject to possible recoupment by the adviser within 36 months of the waiver or reimbursement. In addition, the adviser is contractually obligated to waive (0.01)% of the management fee through May 1, 2016. The management fee waiver will renew if the adviser elects to renew it.

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Other Indirect Compensation

Float

Voya and its affiliated companies ("Voya") earn income in the form of bank service credits on contributions awaiting investment and on payments awaiting distribution from the bank accounts that Voya maintains (or "float"). The bank service credits are applied against the bank service fees that apply to the bank accounts that Voya maintains and may not be redeemed for cash. Specifically, the bank accounts have been established to receive and hold for a reasonable time:

- contributions or other amounts to be invested in your retirement plan, or
- amounts redeemed to pay a distribution or disbursement from your plan.

Your Voya service provider will receive income in the form of bank service credits (as described below) and offset such credits against bank service fees that are charged to Voya for the use of such bank accounts and for services provided by the banks for processing receipts or disbursements.

Float Generated by Contributions:

Your Voya service provider uses a bank account to receive and hold contributions or other Plan deposit amounts to be invested. Contributions or other deposit amounts are held until Authorized Instructions are received in good order. Income in the form of bank service credits are earned on the bank account during any waiting period for Authorized Instructions. For Authorized Instructions received in good order by the close of the New York Stock Exchange (normally 4:00 p.m. Eastern Time), contributions or other deposit amounts will be invested on that business day. For Authorized Instructions received in good order after the close of the New York Stock Exchange, contributions or other deposit amounts will be processed on the next business day.

Float Generated by Distributions:

Your Voya service provider and/or one or more of its corporate affiliates receives income in the form of bank service credits in connection with distributions or disbursements that Voya pays on the plan's behalf. The service credits accrue during the period beginning when an amount is redeemed from the Plan's investment to fund a distribution or disbursement check and ending when the check is presented for payment.

Additionally, from time to time, the corporate affiliate of your Voya service provider may receive money market like rates of return on other deposit or short term investment products in which distributions may be held until such time as the check is presented for payment.

Transaction Processing Errors

Voya processes your Plan's investment instructions on an "omnibus" or aggregated basis. If Voya's correction of a Voya processing error results in a loss to your Plan or its Participants, Voya will absorb the loss. If any gain results in connection with the correction of a Voya processing error, Voya will net any such gain against other losses absorbed by Voya and retain any resulting net gain as a component of its compensation for transaction processing services, including its agreement to make Plan and Participant accounts whole for losses resulting from Voya processing errors. For more information on our error correction policy, please refer to Voya Retirement Insurance and Annuity Company's Policy for Correction of Processing Errors ("VRIAC Policy"). The VRIAC policy is posted in the Sponsor Disclosure section of the Sponsor Web.

Revenue Sharing

In addition, to the extent former or current Affiliates of Voya perform services for the Plan, such Affiliate may share any revenue received with Voya or may credit Voya for such revenue against amounts due from Voya to such Affiliate. Such revenue sharing may include, but it is not limited to, revenue sharing in connection with investment management, brokerage or trustee/custodial services.

Conference Support

Some fund families provide financial support to Voya companies in connection with training and education events attended by Voya employees and representatives. This financial support may include expenses associated with meals. For calendar year 2014 such amount was approximately $2.50 per plan. This estimate was determined by dividing the total amount received from all fund families by the number of plans for which Voya provides investment services.

Appendix: Definitions for Indirect Fees

- **Fund No:** The fund number assigned by Voya
- **Fund Name:** The name of the Fund

Please note that some of the funds available under your plan may include Voya proprietary funds. Proprietary funds are funds which are owned by Voya companies. The mutual funds listed for your plan which start with Voya's name are Voya proprietary funds.

FUND EXPENSES

- **Management Fees**: Fees paid to the Fund for investment advisory activities related to the selection and management of fund investments. These fees may include fees paid to the trustee of a collective investment trust.
- **12b-1 Fees**: Fees paid to the Fund for distribution services provided on behalf of a fund. If the fund imposes 12b-1 fees, such payments are made out of fund assets.
- **Other Expenses**: Fees paid to the Fund for other expenses associated with maintenance of a fund, such as: accounting, audit, recordkeeping, prospectus delivery, proxy support, periodic fund reports printing and/or mailing, etc.
- **Gross Fund Expense:** The sum of the management fees, 12b-1 fees and other expenses paid by the Fund.
- **Waivers and Adjustments**: An adjustment to a portion of the mutual fund fees as stated in the fund's most current prospectus. For certain funds, the investment adviser or other service provider to the fund may waive a portion of its fees or reimburse certain fund expenses, which will reduce the expense ratio of the fund for the period of the waiver or adjustment. These waivers and adjustments may not necessarily continue in the future. Please refer to the footnotes at the end of this report for further information regarding any Waivers and Adjustments shown.
- **Net Fund Expense**: The Gross Fund Expense reduced by any waiver or adjustment in effect.
- **Prospectus Date**: The date of the fund prospectus from which the fund fees have been provided.

VOYA CONTRACT CHARGES

- **Daily Asset Charge**: A Voya contract charge assessed against the variable funds for marketing and sales expenses as well as the costs of various services (e.g., call centers, websites, daily valuation systems, regulatory information, transaction processing, communication, education and enrollment support) in support of your program. This charge may be comprised of a base contract charge as well as additional charges for optional services selected by the plan.

- **Voya Admin Fee**: An adjustment (positive or negative) to the Daily Asset Charge. This fee paid to Voya varies based on the fund revenue sharing agreement between Voya and the respective fund families.

- **Total Daily Asset Charge**: The sum of the Daily Asset Charge and Voya Admin Fee.

- **Total Investment Expense**: The Net Fund Expense plus the Daily Asset Charge.

REVENUE TO VOYA:

- **Total Daily Asset Charge**: The sum of the Daily Asset Charge and Voya Admin Fee.

- **Sub Transfer Agent (Sub TA) Expense Reimbursement**: The amount paid to Voya Retirement Insurance and Annuity Company ("VRIAC") or its affiliates by the Fund Family or Fund Transfer Agent for plan and participant level recordkeeping services.

- **12b-1 Fees:** The amount paid to VRIAC or its affiliates by the fund family from the fund's 12b-1 fees for distribution services.

- **Service Fee:** The amount paid to VRIAC or its affiliates by the Fund Family or Fund Transfer Agent for other services provided in connection with the investment option. If your plan uses the Voya Fixed Account or Voya Guaranteed Accumulation Account (GAA), the amount shown in the "Service Fee" column represents our reasonable and good faith estimate of the cost of the recordkeeping and other administrative services being offset through a reduction in the rates of interest that would otherwise be credited. In developing our estimate, we applied guidance issued by the Department of Labor in connection with Form 5500 Schedule C reporting. Under that guidance, if the rate of return on a fixed rate investment contract is net of the expense of recordkeeping and similar administrative services, then the amount so "netted" should be reported as a fee charged against the Plan's investment in order to avoid the inference that the Plan services were being provided free of charge. Estimates of those amounts are permitted so long as the estimate is reasonable, and the methodology and assumptions used to prepare the estimate are disclosed.

  The rate credited to your Plan's Fixed Account and/or GAA ("fixed accounts") balance is a "net" rate that reflects the costs of the recordkeeping and other administrative services we provide. We have estimated the amount of that rate reduction and reported it in the "Service Fee" column of our indirect compensation report in order to inform your understanding of the costs of our recordkeeping and administrative services. Set forth below is a description of the method we used in developing our estimate:

  First, we determined the ratio of (1) our estimated internal costs for providing plan recordkeeping, trusteeship and similar services to all of our Plan customers as of the prior calendar year end, to (2) our average total assets during the same calendar year. We applied that ratio to your Plan's fixed account(s) to arrive at an estimate of the dollar amount of reportable compensation attributable to netting the costs of providing such services against the Fixed Account/GAA rate.

- **Total Revenue to Voya:** The sum of the Total Daily Asset Charge plus amounts received by Voya from the Fund or fund custodian for Sub TA Expense Reimbursement, 12b-1 Fees and other services.

Schedule H, Line 4i
Schedule of Assets (Held At End of Year)

Name of Plan:

► Sharp Decisions, Inc. 401(k) Plan

Employer Identification Number:► 11-3032786

For plan year (beginning/ending):► 01/01/2014 / 12/31/2014 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
*	Voya Retirement Insurance and Annuity Co	Voya GNMA Income Fund		84619.01
*	Voya Retirement Insurance and Annuity Co	Voya Solution 2055 Portfolio		73498.76
*	Voya Retirement Insurance and Annuity Co	Voya Solution Income Portfolio		135416.44
*	Voya Retirement Insurance and Annuity Co	Voya Intermediate Bond Portfolio		63352.04
*	Voya Retirement Insurance and Annuity Co	Voya Clarion Real Estate Portfolio		223582.47
	Voya Retirement Insurance and Annuity Co	Pioneer High Yield Fund		139855.96
*	Voya Retirement Insurance and Annuity Co	Voya Index Plus MidCap Portfolio		277542.96
*	Voya Retirement Insurance and Annuity Co	Voya JPMorgan Small Cap Core Equity Portfolio		185047.77
	Voya Retirement Insurance and Annuity Co	Columbia Mid Cap Value Fund		332904.25
	Voya Retirement Insurance and Annuity Co	Lazard Emerging Markets Equity Portfolio		247559.83
*	Voya Retirement Insurance and Annuity Co	Voya Fidelity® VIP Contrafund® Portfolio		259631.01
*	Voya Retirement Insurance and Annuity Co	Voya Fidelity® VIP Mid Cap Portfolio		282371.38
	Voya Retirement Insurance and Annuity Co	Dodge & Cox International Stock Fund		212717.43
*	Voya Retirement Insurance and Annuity Co	Voya Solution 2045 Portfolio		334994.49
*	Voya Retirement Insurance and Annuity Co	Voya T. Rowe Price Growth Equity Portfolio		400495.18
*	Voya Retirement Insurance and Annuity Co	Voya Baron Small Cap Growth Portfolio		281618.46
	Voya Retirement Insurance and Annuity Co	Pioneer Fund		281663.6
*	Voya Retirement Insurance and Annuity Co	Voya U.S. Stock Index Portfolio		413619.71
*	Voya Retirement Insurance and Annuity Co	Voya Van Kampen Equity and Income Portfolio		371437.78
	Voya Retirement Insurance and Annuity Co	American Funds The Growth Fund of America		336966.82
*	Voya Retirement Insurance and Annuity Co	Voya Oppenheimer Global Portfolio		334436.17
	Voya Retirement Insurance and Annuity Co	Franklin Small Cap Value VIP Fund		50628.83
*	Voya Retirement Insurance and Annuity Co	Voya Solution 2015 Portfolio		463035.36
*	Voya Retirement Insurance and Annuity Co	Voya Solution 2035 Portfolio		553552.03
	Voya Retirement Insurance and Annuity Co	Ariel Fund		464392.75
	Voya Retirement Insurance and Annuity Co	BlackRock Health Science Opport Portfolio		665814.72
*	Voya Retirement Insurance and Annuity Co	Voya Solution 2025 Portfolio		673058.35
	Voya Retirement Insurance and Annuity Co	Vanguard VIF-Small Comp Growth Portfolio		78357.21
	Voya Retirement Insurance and Annuity Co	RidgeWorth Large Cap Value Equity Fund		235.21
*	Voya Retirement Insurance and Annuity Co	Voya Fixed Account		841430.61
	Paticipant Loans	4.75%		61146.68