

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
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Part I	Annual Report Identification Information
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>10/31/2014</u>	
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 ☒ a single-employer plan; ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report; ☒ the final return/report; ☐ an amended return/report; ☒ a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information—enter all requested information				
1a Name of plan <u>UNWIN COMPANY 401(K) PLAN AND TRUST</u>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:80%;">1b Three-digit plan number (PN) ▶</td> <td style="width:20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>07/01/2007</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>07/01/2007</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>07/01/2007</u>					
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>UNWIN COMPANY</u> <u>3455 MILL RUN DRIVE</u> <u>HILLIARD, OH 43026</u>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>31-1469050</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>614-573-3078</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>541600</u></td> </tr> <tr> <td style="height: 40px;"></td> </tr> </table>	2b Employer Identification Number (EIN) <u>31-1469050</u>	2c Plan Sponsor's telephone number <u>614-573-3078</u>	2d Business code (see instructions) <u>541600</u>	
2b Employer Identification Number (EIN) <u>31-1469050</u>					
2c Plan Sponsor's telephone number <u>614-573-3078</u>					
2d Business code (see instructions) <u>541600</u>					

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	07/20/2015	ROBERT W. JOHNSON
	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 UNWIN COMPANY 3455 MILL RUN DRIVE HILLARD, OH 43026	3b Administrator's EIN 31-1469050 3c Administrator's telephone number 614-573-3078
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	5 139
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 a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits..... d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1) 51 6a(2) 0 6b 0 6c 0 6d 0 6e 0 6f 0 6g 0 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: 2J 2G 2E 2K b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ <u>1</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ 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 **10/31/2014**

A Name of plan UNWIN COMPANY 401(K) PLAN AND TRUST	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 UNWIN COMPANY	D Employer Identification Number (EIN) 31-1469050	

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.
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1 Coverage Information:

(a) Name of insurance carrier

NATIONWIDE LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
31-4156830	66869	030-81816	0	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
4801	0

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

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

LINCOLN FINANCIAL ADVISORS
1300 S CLINTON ST
SUITE 150
FORT WAYNE, IN 46802

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
4801			7

(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	

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.

Schedule A (Form 5500) 2014
v. 140124

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

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

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

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

b Balance at the end of the previous year	7b	2573316
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c Additions: (1) Contributions deposited during the year	7c(1)	73327	
	7c(2)	0	
	7c(3)	16283	
	7c(4)	9564	
	7c(5)	0	

(6) Total additions	7c(6)	99174
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d Total of balance and additions (add lines 7b and 7c(6))	7d	2672490
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	2672192	
(2) Administration charge made by carrier	7e(2)	298	
(3) Transferred to separate account	7e(3)		
(4) Other (specify below)	7e(4)		

(5) Total deductions	7e(5)	2672490
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f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	0
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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)	
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)	
(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)	
(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) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		2014
		This Form is Open to Public Inspection.

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 10/31/2014

A Name of plan <u>UNWIN COMPANY 401(K) PLAN AND TRUST</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>UNWIN COMPANY</u>	D Employer Identification Number (EIN) <u>31-1469050</u>	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
<u>NATIONWIDE INSURANCE</u>	
<u>31-4156830</u>	

(b) Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation	
<u>LINCOLN FINANCIAL ADVISORS</u>	<u>1300 S CLINTON ST</u> <u>SUITE 150</u> <u>FORT WAYNE, IN 46802</u>

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

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

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

NATIONWIDE INSURANCE

31-4156830

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 64 99	TRUST RECORDKEEPER	37801	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

(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

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 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 <u>01/01/2014</u> and ending <u>10/31/2014</u>		
A Name of plan <u>UNWIN COMPANY 401(K) PLAN AND TRUST</u>		B Three-digit plan number (PN) ► <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>UNWIN COMPANY</u>		D Employer Identification Number (EIN) <u>31-1469050</u>

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	
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....		1b(1)	4866880
(2) Participant contributions		1b(2)	45700
(3) Other.....		1b(3)	
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....		1c(1)	
(2) U.S. Government securities		1c(2)	
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred		1c(3)(A)	
(B) All other		1c(3)(B)	
(4) Corporate stocks (other than employer securities):			
(A) Preferred		1c(4)(A)	
(B) Common.....		1c(4)(B)	
(5) Partnership/joint venture interests		1c(5)	
(6) Real estate (other than employer real property).....		1c(6)	
(7) Loans (other than to participants)		1c(7)	
(8) Participant loans.....		1c(8)	
(9) Value of interest in common/collective trusts		1c(9)	
(10) Value of interest in pooled separate accounts		1c(10)	
(11) Value of interest in master trust investment accounts		1c(11)	
(12) Value of interest in 103-12 investment entities.....		1c(12)	
(13) Value of interest in registered investment companies (e.g., mutual funds).....		1c(13)	122145900
(14) Value of funds held in insurance company general account (unallocated contracts).....		1c(14)	25733150
(15) Other.....		1c(15)	

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	15279163	0

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	15279163	0
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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 Contributions:**

		(a) Amount	(b) Total
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)		
(B) Participants	2a(1)(B)	35055	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		35055

b Earnings on investments:**(1) Interest:**

(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	16283	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		16283

(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	36499	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		36499

(3) Rents	2b(3)		
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(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(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)		
(B) Other	2b(5)(B)		
(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)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		154059
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		241896

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	15483258	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		15483258
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)	37801	
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		37801
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		15521059

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		-15279163
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) ☒ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)?

☒ Yes ☐ No

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

(1) Name: BDO USA, LLP

(2) EIN: 13-5381590

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
4c			
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.).....		X	
4d			
e Was this plan covered by a fidelity bond?	X		500000
4e			
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f			
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?.....		X	
4g			
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?.....		X	
4h			
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)		X	
4i			
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)		X	
4j			
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	X		
4k			
l Has the plan failed to provide any benefit when due under the plan?.....		X	
4l			
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m			
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: 0

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.
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 10/31/2014

A Name of plan <u>UNWIN COMPANY 401(K) PLAN AND TRUST</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>UNWIN COMPANY</u>	D Employer Identification Number (EIN) <u>31-1469050</u>

Part I	Distributions
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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	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>31-4156830</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3	

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

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

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

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

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

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

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

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

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

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

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

- a** Enter the percentage of plan assets held as:
 Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%
- b** Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more
- c** What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

Unwin Company 401(k) Plan and Trust



AUDIT WRAP-UP

For the period January 1, 2014
to October 2, 2014

The following communication was prepared as part of our audit, has consequential limitations, and is intended solely for the information and use of those charged with governance (e.g., Board of Directors and Audit Committee) and, if appropriate, management of the Plan, and is not intended and shall not be used by anyone other than these specified parties.

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Tel: 614-488-3126
Fax: 614-488-0095
www.bdo.com

300 Spruce Street, Suite 250
Columbus, Ohio 43215

July 15, 2015

Plan Trustees and Board of Directors
Unwin Company 401(k) Plan and Trust

Professional standards require us to communicate with you regarding matters related to the plan audit that are, in our professional judgment, significant and relevant to your responsibilities in overseeing the financial reporting process. On April 6, 2014 we presented an overview of our plan for the audit of the financial statements of the Unwin Company 401(k) Plan and Trust (the Plan) as of and for the period ended October 2, 2014, including a summary of our overall objectives for the audit, and the nature, scope, and timing of the planned audit work.

This communication is intended to elaborate on the significant findings from our audit, including our views on the qualitative aspects of the Plan's accounting practices and policies, Plan management's judgments and estimates, financial statement disclosures, and other required matters.

We are pleased to be of service to the Plan and would be happy to meet with you to discuss our audit findings, as well as other matters that may be of interest to you, and to answer any questions you might have.

Respectfully,

BDO USA, LLP

Discussion Outline

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Status of Our Audit

We have substantially completed our audit of the financial statements of the Unwin Company 401(k) Plan and Trust (the Plan) as of and for the period ended October 2, 2014. Our audit was conducted in accordance with auditing standards generally accepted in the United States of America. This audit of the financial statements does not relieve Plan management or those charged with governance of their responsibilities. The term “those charged with governance” encompasses the term Board of Directors or Audit Committee or other formally designated body that has financial oversight responsibilities.

- The objective of our audit was to obtain reasonable - not absolute - assurance about whether the financial statements are free from material misstatements.
- The scope of the work performed was substantially the same as that described to you in our earlier Audit Planning communications.
- As permitted by Regulation 2520.103-8 of the Department of Labor’s (DOL) Rules and Regulations for Reporting and Disclosure under ERISA and as instructed by you, we have not performed auditing procedures with respect to information prepared and certified to by Nationwide Trust Company, FSB, the custodian of the Plan, other than comparing that information with the related information included in the financial statements. Because of the significance of the information that we did not audit, we did not express an opinion on the financial statements taken as a whole. As such, the form and content of the information included in the financial statements, other than that derived from the information certified to by Nationwide Trust Company, FSB, was audited by us in accordance with auditing standards generally accepted in the United States of America, and was subjected to tests of your accounting records and other procedures as we considered necessary to enable us to express an opinion as to whether they are presented in compliance with the DOL’s Rules and Regulations for Reporting and Disclosure under ERISA.
- Our responsibility for other information in documents containing the Plan’s audited financial statements (e.g., Form 5500 filed with the DOL) does not extend beyond the financial information identified in the audit report, and we are not required to perform procedures to corroborate such other information. However, in accordance with professional standards, we have read the information included by the Plan in the Form 5500 and considered whether such information, or the manner of its presentation, was materially inconsistent with its presentation in the Plan financial statements. Our responsibility also includes calling to Plan management’s attention any information that we believe is a material misstatement of fact. We have not identified any material inconsistencies or concluded there are any material misstatements of facts in the other information that Plan management has chosen not to correct.
- All records and information requested by BDO were freely available for our inspection.
- Plan management’s cooperation was excellent. We received full access to all information that we requested while performing our audit, and we acknowledge the full cooperation extended to us by all levels of Plan personnel throughout the course of our work.

Results of Our Audit

ACCOUNTING PRACTICES, POLICIES, AND ESTIMATES

The following summarizes the more significant required communications related to our audit concerning the Plan's accounting practices, policies, and estimates:

The Plan's significant accounting practices and policies are those included in Note 2 to the financial statements. These accounting practices and policies are appropriate, comply with generally accepted accounting principles and industry practice, were consistently applied, and are adequately described within Note 2 to the financial statements.

- A summary of recently issued accounting pronouncements is included in Note 2 to the Plan's financial statements.
- The Plan adopted Accounting Standards Update (ASU) 2013-07 which was issued on April 22, 2013 by the FASB, which contains guidance on applying the liquidation basis of accounting and the related disclosure requirements. Under the ASU, an entity must use the liquidation basis of accounting to present its financial statements when it determines that liquidation is imminent. The ASU is effective for annual reporting periods beginning after December 15, 2013. The Plan adopted ASU 2013-07 effective January 1, 2014.
- There were no other changes in significant accounting policies and practices during the period ended October 2, 2014.

Significant estimates are those that require Plan management's most difficult, subjective, or complex judgments, often as a result of the need to make estimates about the effects of matters that are inherently uncertain. The Plan's significant accounting estimates, including a description of management's processes and significant assumptions used in development of the estimates, are disclosed in Note 2 of the financial statements.

- Plan management did not make any significant changes to the processes or significant assumptions used to develop the significant accounting estimates in 2014.

The methods used to account for significant or unusual transactions, and related disclosures, are considered appropriate.

CORRECTED AND UNCORRECTED MISSTATEMENTS

There were no corrected misstatements, other than those that were clearly trivial, related to accounts and/or disclosures that we brought to the attention of Plan management.

There were no uncorrected misstatements, other than those that were clearly trivial, related to accounts and/or disclosures that we presented to Plan management.

QUALITY OF THE PLAN'S FINANCIAL REPORTING

A discussion was held regarding the quality of the Plan's financial reporting, which included the following:

- Qualitative aspects of significant accounting policies and practices
- Our conclusions regarding significant accounting estimates
- Financial statement presentation
- New accounting pronouncements

Internal Control Over Financial Reporting

In planning and performing our audit procedures on the information included in the financial statements, other than that derived from the information certified to by Nationwide Trust Company, FSB, in accordance with auditing standards generally accepted in the United States of America, we considered the Plan's internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, we do not express an opinion on the effectiveness of the Plan's internal control.

Our consideration of internal control was for the limited purpose described above and was not designed to identify all deficiencies in internal control that might be significant deficiencies or material weaknesses.

We are required to communicate, in writing, to those charged with governance all material weaknesses and significant deficiencies that have been identified in the Plan's internal controls over financial reporting. The definitions of control deficiency, significant deficiency and material weakness follow:

Category	Definition
Deficiency in Internal Control	A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatements on a timely basis.
Significant Deficiency	A deficiency or combination of deficiencies in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.
Material Weakness	A deficiency or combination of deficiencies in internal control, such that there is a reasonable possibility that a material misstatement of the Plan's financial statements will not be prevented, or detected and corrected on a timely basis.

In conjunction with our audit of the Plan financial statements, we noted no material weaknesses.

Other Required Communications

Following is a summary of other required items, along with specific discussion points as they pertain to the Plan:

Requirement	Discussion Points
Significant changes to planned audit strategy or significant risks initially identified	There were no significant changes to the planned audit strategy or significant risks initially identified and previously communicated to those charged with governance as part of our Audit Planning communications.
Obtain information from those charged with governance relevant to the audit	There were no matters noted relevant to the audit, including, but not limited to: violations or possible violations of laws or regulations; risk of material misstatements, including fraud risks; or tips or complaints regarding the Plan's financial reporting that we were made aware of as a result of our inquiry of those charged with governance.
Consultations with other accountants	We are not aware of any consultations about accounting or auditing matters between management and other independent public accountants. Nor are we aware of opinions obtained by management from other independent public accountants on the application of generally accepted accounting principles.
Significant findings and issues arising during the audit in connection with the Plan's related parties (including party in interest)	We have evaluated whether the identified related party (including party in interest) relationships and transactions have been appropriately identified, accounted for, and disclosed and whether the effects of the related party (including party in interest) relationships and transactions, based on the audit evidence obtained, prevent the financial statements from achieving fair presentation.
Disagreements with Plan management	There were no disagreements with management about matters, whether or not satisfactorily resolved, that individually or in aggregate could be significant to the Plan's financial statements or to our auditor's report.
Significant difficulties encountered during the audit	There were no significant difficulties encountered during the audit.
Other matters significant to the oversight of the Plan's financial reporting process, including complaints or concerns regarding accounting or auditing matters	There are no other matters that we consider significant to the oversight of the Plan's financial reporting process that have not been previously communicated.
Representations requested from management	Please refer to the management representation letter.

Independence Communication

Our engagement letter to you dated April 6, 2015 describes our responsibilities in accordance with professional standards and certain regulatory authorities with regard to independence and the performance of our services. This letter also stipulates the responsibilities of the Plan Sponsor with respect to independence as agreed to by the Plan Sponsor. Please refer to that letter for further information.

Significant Regulatory, Accounting and Reporting Matters

Regulatory

UPDATED GUIDANCE FOR THE WINDSOR DECISION (WINDSOR) AND QUALIFIED RETIREMENT PLANS REPORTED BY INTERNAL REVENUE SERVICE (IRS) NOTICE 2014-19

- Previous guidance did not address retro-activity with respect to qualified retirement plans.
- Any retirement plan qualification rule that applies to a married participant is considered applicable to a participant in a same-gender marriage.
- Qualified retirement plans must reflect these rules effective June 26, 2013 (the date of the *Windsor* decision); however, a plan will not be treated as failing to follow the rules before September 16, 2013 (the date of Revenue Ruling 2013-17 regarding state of celebration) if the plan only recognized same-gender marriages for participants living in states that recognized same-gender marriages.
- A plan sponsor can choose to apply the *Windsor* decision prior to the decision date (e.g., June 26, 2013), but be mindful of the impact on other government requirements.
- A plan generally would need to be amended if it defines spouse by reference to DOMA or if its terms are inconsistent with the outcome of *Windsor*. However, answer to Question 6 of Notice 2014-19 indicates that a “clarifying amendment” may be useful for plans that do not otherwise require an amendment.
- In general, this plan amendment must be made by December 31, 2014. One note: Under IRC 436(c), amendments to single employer defined benefit (DB) plans cannot take effect unless the plan’s adjusted funding target attainment percentage (AFTAP) is sufficient or the employer makes an additional contribution. For single employer DB plans, *Windsor* amendments that are effective June 26, 2013 are unique in that they will not be treated as an amendment to which IRC 436(c) applies.

PENSION BENEFIT GUARANTY CORPORATION (PBGC) REMOVES FIVE-YEAR PHASE-IN PERIOD, GUARANTEE LIMITS FOR ROLLOVERS TO DEFINED BENEFIT PLANS

- PBGC guarantees payment of all non-forfeitable benefits provided by a plan up to a statutory limit updated each year. The guarantee is also subject to a five-year phase-in limitation, generally, when a plan’s benefit increase has been in effect for less than five years.
- Under the final rule (RIN 1212-AB23), both of these limitations for rollover contributions are removed and the PBGC will treat the rollover amounts as an accrued benefit deriving from mandatory employee contributions (which have a higher claim on plan assets than nearly all other benefits under the plan) and determine the accrued benefit using the rules of IRC Section 411(c)(2)(B).
- This guidance is expected to make it easier for plan participants to get lifetime income by removing potential barriers to participants moving benefits from DC to DB plans.
- The final rules were effective December 26, 2014.

Significant Regulatory, Accounting and Reporting Matters

LIFETIME INCOME PROVIDED THROUGH TARGET DATE FUNDS IN 401(K) PLANS AND OTHER QUALIFIED DEFINED CONTRIBUTION PLANS - INTERNAL REVENUE SERVICE NOTICE 2014-66

- The guidance outlines circumstances under which Target Date Funds can restrict participation in each fund in the series to designated age-bands in order to invest in deferred annuities without violating IRC nondiscrimination rules.
- DOL issued a related information letter to clarify how such arrangements may obtain safe harbor protections afforded to qualified default investment alternatives and the selection of annuities.
- This guidance is part of a broader initiative to support the offering of lifetime income features in defined contribution plans to retirees.

CHANGES TO REQUIRED TAX NOTICES PROVIDED TO PERSONS ENTITLED TO RECEIVE A RETIREMENT PLAN DISTRIBUTION ISSUED BY INTERNAL REVENUE SERVICE NOTICE 2014-74

- Certain edits must be incorporated into the tax notices (a written explanation known as an IRC Section 402(f) notice) that retirement plans provide to participants who are entitled to receive a distribution of their benefit (for example, at termination of employment). A sample notice incorporating all the changes is included in the guidance.
- While the overall changes are not significant, plan management should ensure that procedures accommodate the changes and that accurate information about the new rollover rules is provided to participants.
- The changes also discuss the In-Plan Roth Rollover tax treatment and include clarify that refunds of automatic enrollment contributions are not eligible for rollover if the plan has implemented automatic enrollment in salary reduction or deferral contributions of personnel when first eligible.

DOL UPDATES MISSING PARTICIPANT GUIDANCE BY FAB 2014-01 (REPLACES FAB 2004-02)

- Both the IRS and Social Security Administration have discontinued their letter forwarding service due to improvements in Internet search technologies since the issuance of FAB 2004-02.
- Acceptable search steps (already in use by many plan sponsors) include: certified mail, check other employer plans, contact the designated beneficiary, or use free electronic search tools. Depending on the size of the account balance and the cost of further search efforts, Internet search tools, commercial locator services, credit reporting agencies, information brokers, or investigation databases and analogous services are other possible tools.
- FAB 2014-01 identifies acceptable distribution options if a sponsor decides to distribute without having located a missing participant (however, imposing 100% income tax withholding on the account is not an acceptable option).

IRS ISSUES FINAL AND PROPOSED RULES FOR HYBRID PENSION PLANS

- The final rule provides guidance on “market rate of return” that have been awaited since the agency delayed the effective date of the October 2010 final rule following practitioner concerns that the IRS had incorrectly interpreted the statutory definition.
- It generally applies to plan years that begin on or after January 2, 2016. The IRS has a proposed rule to facilitate the adoption transition for plan sponsors, which allows for an election to apply the proposed rule to amendments adopted earlier than January 1, 2016.

Significant Regulatory, Accounting and Reporting Matters

- Plan sponsors should review these rules to determine and consider plan amendments for compliance as well as review any participant communication materials.

RP-2014 MORTALITY TABLES AND THE MORTALITY IMPROVEMENT SCALE MP-2014 REPORT

- A final report released by the Society of Actuaries in October 2014 that shares results of a comprehensive review of recent mortality experience of uninsured private retirement plans in the United States. The tables lengthen the projected lifetime of plan participants and are expected to result in:
 - ✓ Increase in the plan's total expected benefit payments
 - ✓ Lengthen the plan's time horizon
 - ✓ Higher contribution requirements
 - ✓ Lower funded status
 - ✓ Increase lump-sum payments
 - ✓ Larger PBGC variable rate premiums
- Adoption of the new mortality tables will be at the discretion of the plan sponsor, but assumptions should reflect the best estimate of liabilities.
- Plan sponsors should evaluate their current funding, investment and risk transfer strategies.

AICPA TECHNICAL QUESTIONS AND ANSWERS SECTION 3700.01, EFFECT OF NEW MORTALITY TABLES ON NONGOVERNMENTAL EMPLOYEE BENEFIT PLANS (EBPs) AND NONGOVERNMENTAL ENTITIES THAT SPONSOR EBPs

- Provides non-authoritative guidance on how and when plans should consider mortality tables updated after the plan obligation valuation date for financial reporting purposes (e.g., beginning of plan year, such as January 1), if the plan financial statements were not issued by the publication date of the new tables (October 2014).
- In accordance with GAAP requirements, plan management must evaluate all available evidence through the date the financial statements are available to be issued. Assumptions would ordinarily reflect the best estimate of plan's future experience.

ALLOCATION OF ASSETS IN SINGLE-EMPLOYER PLANS; VALUATION OF BENEFITS AND ASSETS; EXPECTED RETIREMENT AGE

- The final rule released by PBGC on December 1, 2014 and amends the regulation by substituting a new table for determining expected retirement ages for participants in pension plans undergoing distress or involuntary termination with valuation dates falling in 2015.
- This table is needed in order to compute the value of early retirement benefits and, thus, the total value of benefits under a plan.

Significant Regulatory, Accounting and Reporting Matters

Accounting

PRESENTATION OF FINANCIAL STATEMENTS - LIQUIDATION BASIS OF ACCOUNTING

- ASU 2013-07, *Liquidation Basis of Accounting*
 - ✓ Update clarifies when an entity should apply the liquidation basis of accounting and provides principles for the recognition and measurement of assets and liabilities, and requirements for financial statements prepared using the liquidation basis of accounting.
 - ✓ It is effective for entities that determine that liquidation is imminent during annual reporting periods beginning after December 15, 2013. If relevant, it should be applied prospectively from the day liquidation is imminent. Early adoption is permitted. It is not applicable to investment companies that are regulated under the Investment Company Act of 1940.
 - ✓ Financial statements should present relevant information about an entity's expected resources in liquidation by presenting assets at the amount of the expected cash proceeds from liquidation. Generally, disclosures would include the liquidation plan, expected duration, method and significant assumptions used in measuring the assets and liabilities, and the types/amounts of costs and income accrued.

ACCOUNTING FOR CERTAIN RECEIVE-VARIABLE, PAY-FIXED INTEREST RATE SWAPS - SIMPLIFIED HEDGE ACCOUNTING APPROACH

- ASU 2014-03, *Derivative and Hedging (Topic 815): Accounting for Certain Receive-Variable, Pay-Fixed Interest Rate Swaps*
 - ✓ If elected, this would provide private entities with a simpler hedge accounting alternative for certain "plain vanilla" interest rate swaps provided that certain specified criteria are met. This would mean that detailed hedge effectiveness testing would not be required.
 - ✓ In addition, the hedge documentation may be prepared any time prior to issuing the annual financial statements (rather than at the time of hedge inception).
 - ✓ Private entities also may record the swap on the balance sheet at its settlement value rather than fair value. This results presentation of the interest expense in the income statement as if the entity had directly entered into a fixed-rate borrowing, instead of a variable-rate borrowing and a swap.
 - ✓ If elected, this simplified approach will be effective for annual periods beginning after December 15, 2014, and interim periods within annual periods beginning after December 15, 2015. Early adoption is permitted. Private entities may elect to (a) adopt the new standards for financial statements for the period ending December 31, 2013 that are not yet available for issuance and (b) apply the amendments using either a modified or full retrospective approach.

PRESENTATION OF FINANCIAL STATEMENTS - GOING CONCERN

- ASU 2014-15, *Presentation of Financial Statements – Going Concern – Disclosure of Uncertainties about an Entity's Ability to Continue as a Going Concern*
 - ✓ The amendments in this update define how and when entities are required to disclose going concern uncertainties, which must be evaluated each interim and annual period.

Significant Regulatory, Accounting and Reporting Matters

Specifically, ASU 2014-15 requires management to determine whether substantial doubt exists regarding the entity's going concern presumption.

- ✓ Substantial doubt about an entity's ability to continue as a going concern exists when relevant conditions and events, considered in the aggregate, indicate that it is probable that the entity will be unable to meet its obligations as they become due within one year after the date that the financial statements are issued (or available to be issued).
- ✓ If substantial doubt exists, certain disclosures are required; the extent of those disclosures depends on an evaluation of management's plans (if any) to mitigate the going concern uncertainty.
- ✓ The new standard applies prospectively, for both public and private entities, to annual periods ending after December 15, 2016, and to annual (and interim, if applicable) periods thereafter. Early adoption is permitted.
- ✓ The PCAOB issued [Staff Audit Practice Alert No. 13](#) in September 2014 to remind auditors that they should continue to apply the existing requirements of AU Section 341 when evaluating whether the auditor's report requires an explanatory paragraph disclosing the auditor's substantial doubt about an entity's ability to continue as a going concern. (There is a PCAOB project to consider potential revisions to AU Section 341.)

FAIR VALUE MEASUREMENT DISCLOSURES - WHEN NAV USED AS PRACTICAL EXPEDIENT

- ASU 2015-07, Fair Value Measurement (Topic 820): Disclosures for Investments in Certain Entities That Calculate Net Asset Value per Share
 - ✓ Removes the requirement to categorize within the fair value hierarchy all investments for which fair value is measured using the net asset value per share practical expedient.
 - ✓ The amendments also remove the requirement to make certain disclosures for all investments that are eligible to be measured at fair value using the net asset value per share practical expedient. Rather, those disclosures are limited to investments for which the entity has elected to measure the fair value using that practical expedient.
 - ✓ It is effective for public entities for fiscal years beginning after December 15, 2015. For all other entities, the amendments are effective for fiscal years beginning after December 15, 2016. The amendments should be applied retrospectively to all periods presented. Early adoption is permitted.

Auditing

AUDITING STANDARDS BOARD (ASB) GUIDANCE ON USE OF WORK PERFORMED BY INTERNAL AUDIT (SAS 128)

- Statement on Auditing Standards 128, *Using the Work of Internal Auditors (AU-C 610)* (SAS 128), was issued in February 2014 and is effective for financial statements ending on or after December 15, 2014.
- SAS 128 provides guidance regarding the external auditor's use of audit evidence obtained by internal audit, as well as assistance provided by internal audit under the external auditor's supervision and review.

Significant Regulatory, Accounting and Reporting Matters

- If direct assistance is provided by internal audit, SAS 128 requires the external auditor to obtain assurance (in writing) from those charged with governance that the internal auditor will be allowed to follow the external auditor's supervision without interference from the entity.

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BDO delivers customized assurance, tax, financial advisory, and consulting services to clients of all sizes – across industries, throughout the country, and around the globe. We offer numerous industry-specific practices, world-class resources, and an unparalleled commitment to meeting the unique needs of every client, large or small. We serve more than 400 publicly traded domestic and international companies, among the thousands of companies we serve worldwide.

BDO's culture and values establish a set of standards embodied by our work, our relationships and our professionals. We are guided by our core values: put people first; be exceptional: every day, every way; embrace change; empower through knowledge; and choose accountability.



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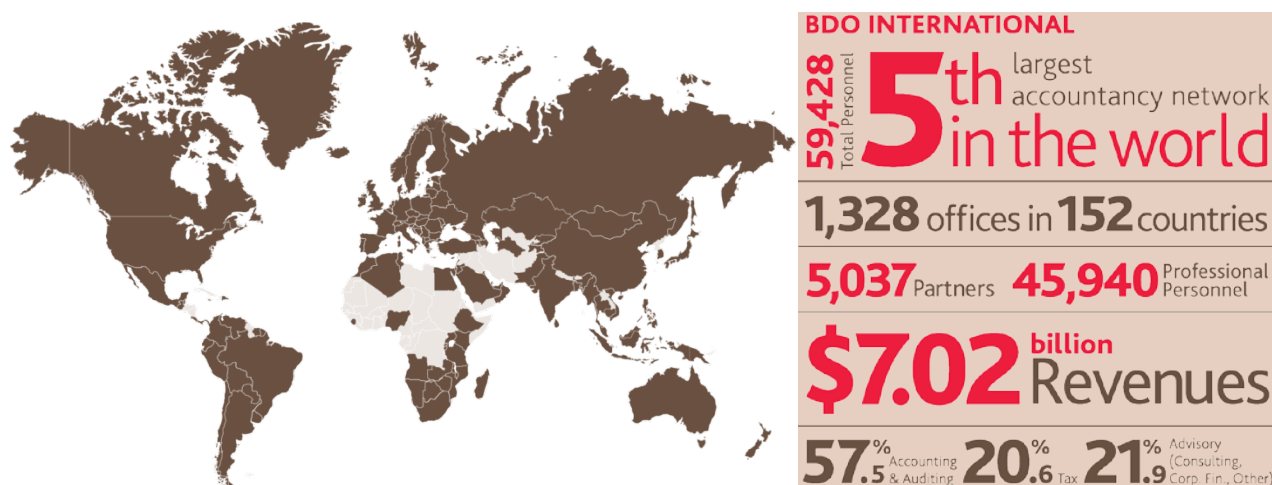
Get to Know BDO

The firm serves clients through 58 offices and more than 400 independent alliance firm locations nationwide. As an independent Member Firm of BDO International Limited, BDO serves multinational clients through a global network of 1,328+ offices in over 150 countries.



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Get to Know BDO

BDO commits significant resources to keep our professionals and our clients up to date on current and evolving technical, governance, industry, and reporting developments. Our thought leadership consists of quarterly email updates, publications, surveys, practice aids, and tools that span a broad spectrum of topics that impact financial reporting, as well as corporate governance. Our focus is not simply to announce changes in technical guidance, regulations or emerging business trends, but rather expound on how such changes may impact our clients' businesses. Through our various webinar offerings, we reach a broad audience and provide brief, engaging, just-in-time training that we make available in a variety of ways to meet the needs of your busy schedule. The following provides a sample of our offerings, all of which are readily available on our refreshed website at <http://www.bdo.com>.

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BDO KNOWLEDGE WEBINAR SERIES

An educational series designed to assist those charged with governance (e.g., Audit Committees) and financial executives in keeping up to date on the latest corporate governance, risk management and financial reporting developments. The program is multi-faceted and consists of complimentary CPE webinars, podcasts and archived self-study courses, covering both broad and specific topics of interest, publications and links to various BDO and external resources.

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Get to Know BDO

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BDO uses Accounting Research Manager™ (ARM) as a primary source of insightful interpretations on GAAP, GAAS and Securities and Exchange Commission rules. ARM is updated daily and is considered to be one of the timeliest and most comprehensive online databases of analytical interpretations of accounting, auditing and SEC matters. Access to ARM, and a number of other research tools, provides each professional the technical research capability to respond immediately to client-specific technical issues.

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- Manufacturing & Distribution
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- Nonprofit & Education
- Private Equity
- Public Sector
- Real Estate & Construction
- Restaurants
- Technology & Life Sciences

GET TO KNOW BDO – EXECUTIVE AND HR SERVICES

EBP COMMENTATOR

THE NEWSLETTER OF THE BDO EMPLOYEE BENEFIT PLAN AUDIT PRACTICE



THE IMPACT OF SOCIAL SECURITY NUMBERS ON EMPLOYEE BENEFIT PLANS

Social Security numbers (SSNs) in employee benefit plans (EBP) are a topic of growing concern for multiple reasons. Employee benefit plans are faced with SSNs that belong to individuals who are deceased, that belong to other individuals, and some that are invalid altogether. In the September 11, 2014 session on Retirement Hot Topics, Internal Revenue Service (IRS) representatives indicated that with over 200 million SSNs issued, approximately 40 million of those numbers are erroneously connected to more than one person.

One significant challenge regarding inaccurate SSNs is the difficulty in distributing benefits. For example, distributions to a participant with an invalid SSN may not be processed properly; therefore, participants who are required to take minimum distributions may be subject

to a penalty of 50% if they are unable to withdraw required amounts by the applicable deadline. Also, balances cannot be rolled over into another account until an accurate SSN is obtained. This creates complications for plans with cash-out clauses as plan administrators are unable to force participants with small balances out until they can obtain valid SSNs for those participants.

Employers should use caution to ensure accuracy of SSNs. In the event that errors are noted, the Social Security Administration office has a Social Security number verification service available to employers to make corrections. This service is available via mail, telephone, and online at <http://www.ssa.gov/employer/ssnv.htm>.

CONTACT:

BOB LAVENBERG
Assurance Partner
National Partner In Charge of Employee
Benefit Plan Audit Quality
215-636-5576
rlavenberg@bdo.com

CONTRIBUTORS:

Darlene Bayardo
Bob Hamilton
Bob Lavenberg
Uka Seferi
Chelsea Smith Brantley

To suggest future topics, please
contact Darlene Bayardo at
dbayardo@bdo.com.

For previously issued *EBP Commentator* newsletters or special editions, please visit <https://www.bdo.com/insights/advanced-search?filter=1&title=EBP%20Commentator&busi=&ind=&srv=&type=&cat=873>.

MULTIEMPLOYER PENSION REFORM ACT OF 2014

ON DECEMBER 16, 2014, THE PRESIDENT SIGNED INTO LAW THE MULTIEMPLOYER PENSION REFORM ACT OF 2014 (MPRA), WHICH WAS PART OF THE CONSOLIDATED AND FURTHER CONTINUING APPROPRIATIONS ACT OF 2015.

MPRAs reflect many of the recommendations that had been specifically suggested by joint business and labor leaders via the National Coordinating Committee for Multiemployer Plans (NCCMP). The MPRA makes sweeping changes to current law governing multiemployer pension plans.

The four main components of the MPRA are:

- Pension Benefit Guaranty Corporation (PBGC) premium increases
- Technical modifications to the Pension Protection Act of 2006 (PPA) and other rules applicable to multiemployer plans
- Benefit suspensions for certain critical status (red zone) plans
- Plan mergers and partitions

PBGC Premium Increases

The PBGC multiemployer premium rate has doubled from \$13 to \$26 per participant effective in 2015. The per-participant dollar amount will be indexed to wage inflation after 2015.

PPA Technical Modifications

The MPRA made a number of technical modifications to the rules governing multiemployer plans. Unless it is otherwise stated, these modifications are effective for plan years beginning after December 31, 2014.

Some of the changes include:

- **Sunset Repeal.** The sunset provision in the PPA for certain funding rules has been eliminated. For example, special rules for critical status (red zone), endangered status (yellow zone plans), and seriously endangered plans (orange zone plans) are now a permanent feature of the Employee

Retirement Income Security Act of 1974 (ERISA).

- **Red Zone Status Election.** The MPRA allows a plan, not yet in critical status (not in the red zone), to elect red zone status for a plan year if the plan's actuary projects that the plan will be in critical status in any of the five following plan years.
- **Elimination of the Revolving Door for Critical Status Plans.** The MPRA provides corrective rules that prevent critical status (red zone) plans emerging from critical status from re-entering critical status. The tests for entering and emerging from critical status, under the prior law, contained certain inconsistencies that caused a revolving door effect.
- **Default Contribution Schedules.** If a collective bargaining agreement (CBA) expires and the bargaining parties are unable to agree to a new contribution schedule, the existing CBA's contribution schedule that provides for contributions in accordance with a funding improvement plan will remain in effect.
- **Calculation of Withdrawal Liability.** Benefit reductions, contribution increases, and contribution surcharges can be disregarded when calculating withdrawal liability effective for benefit reductions and contribution increases that go into effect during plan years beginning after December 31, 2014 and surcharges that accrue on or after December 31, 2014.

Benefit Suspensions

A new zone status, "critical and declining status," has been created. Plans in this status may suspend accrued benefits as well as benefits of participants and beneficiaries

currently in pay status. A "critical and declining status" plan is defined as a plan that is projected to become insolvent within 15 years, or is projected to become insolvent within 20 years if either the plan's ratio of inactive to active participants is greater than 2-to-1 or the plan is less than 80% funded. This is the definition of a critical status plan under the PPA rules (a red zone plan).

Trustees of declining status plans are given wide latitude to design a benefits suspension. The trustee can choose to implement a temporary or permanent reduction of any current or future payment obligation to any participant or beneficiary whether or not they are in pay status.

Mergers and Partitions

The merger and partition rules are also effective for plan years beginning after December 31, 2014.

The MPRA provides new rules for mergers with the assistance of the PBGC. Once requested by the plan sponsor, the PBGC will take appropriate action to promote and facilitate a merger if it determines that the merger is in the interests of participants in all of the plans.

Financial assistance may be provided for a merger if it is necessary to enable one or more plans to avoid or postpone insolvency if the agency reasonably expects that the assistance will reduce the PBGC's expected long-term loss for the plans involved and such assistance is necessary for the merged plan to become or remain solvent.

AICPA GUIDANCE REGARDING USE OF UPDATED MORTALITY TABLES

The AICPA has released guidance regarding use of the recently released, updated mortality tables (which we announced in our [Fall 2014 Special Defined Benefit Plan Edition](#)) in computing benefit liabilities for EBPs. This guidance is in the Technical Question and Answer (Technical Q&A) under Section 3700, *Pension Obligations*, Section 3700.01, *Effect of New Mortality Tables on Nongovernmental Employee Benefit Plans (EBPs) and Nongovernmental Entities That Sponsor EBPs* (Technical Q&A 3700.01). Technical Q&A 3700.01 specifically addresses the impact of the updated mortality tables on financial statements that were not issued by the publication date of the updated mortality tables and indicates that generally accepted accounting principles (GAAP) requires the use of "a mortality assumption that reflects the best estimate of the plan's future experience." GAAP requires an entity to evaluate available evidence through the date financial statements are available to be issued (the Q&A also cites FASB ASC 855-10-55-1, which states that information that becomes

available after the balance sheet date may be indicative of conditions that existed before the balance sheet date).

In our opinion, the crux of Technical Q&A 3700.01 is its statement that "Updated mortality tables are based on historical trends and data that go back many years; therefore, the existence of updated mortality conditions is not predicated upon the date that the updated mortality tables are published. Management of a nongovernmental EBP or a nongovernmental sponsoring entity should understand and evaluate the reasonableness of the mortality assumption chosen.....and document its evaluation and the basis for selecting the mortality tables it decided to use for its current financial reporting period." As such, these updated mortality tables may represent significant evidence for certain plans that should be evaluated by the sponsor and plan management before financial statement issuance occurs. For further details, see http://www.aicpa.org/interestareas/frc/downloadabledocuments/tqa_sections/tqa_section_3700_01.pdf.

HELPFUL WEBSITES

<http://www.dol.gov/ebsa/>

<http://www.efast.dol.gov>

<http://www.irs.gov/>

<http://ebpaqc.aicpa.org>

<http://asc.fasb.org>

UPDATED BROKER FIDUCIARY RULES SUBMITTED

IN FEBRUARY 2015, THE DEPARTMENT OF LABOR (DOL) SUBMITTED AN UPDATED, PROPOSED "CONFLICT-OF-INTEREST" RULE TO THE OFFICE OF MANAGEMENT AND BUDGET FOR A 90-DAY INTERAGENCY REVIEW PROCESS.

While the rule will not be made public until the review process is complete, there is media speculation that the approval process will be expedited in order to limit further opposition as this rule has been hotly contested since being originally proposed over four years ago.

While specifics have not been released, a FAQ on the DOL's website states that with this revised rule the DOL is seeking a "a balanced approach that improves protections for retirement savers, ensures that advisers provide advice in their client's best interest, and also minimizes any potential disruptions to all the good advice in the market." Additionally, the White House's announcement of the rule cited a newly released report from the President's Council of Economic Advisers and indicated that "misaligned incentives" influence brokers to steer clients into higher-cost products and that over \$1 trillion of individual retirement accounts are invested in products with conflict-of-

interest generating payments. It is these payments to brokers that the "conflict-of-interest" rule is expected to address.

Based on a recent leaked memo discussing the updated rule, some predict that this version of the rule will be less stringent than the original proposed rule as a form of compromise to opponents of the expanded fiduciary regulations. With both the White House and Congress entering the fray, stay tuned for the rule's public release.



BDO EBP PRACTICE

BDO is nationally recognized in the field of employee benefit plan consulting and auditing. We audit approximately 1,600 plans nationwide, ranging from 100 participants to close to 300,000 participants. Our engagements are staffed with accountants experienced with all types of audits including defined contribution (401(k), profit sharing, ESOP, and 403(b) plans), defined benefit (pension, cash balance) and health and welfare plans.

In addition, BDO has a National Employee Benefit Plan Audit Group that meets regularly to develop training and guidance and discuss updates in the industry and auditing practices. Our professionals are regular presenters at local, state and national seminars. BDO's professionals continue to be extensively involved with the American Institute of Certified Public Accountants (AICPA) National Conferences on Employee Benefit Plans. Many of our professionals serve in leadership roles in the accounting profession as senior advisors and are active members of several governing boards and CPA societies. For example, our professionals currently serve on various AICPA committees, such as the AICPA's Joint 403(b) Plan Audit Task Force (we are proud to have representation at the chair level for this committee) and the AICPA Technical Standards Subcommittee of the Professional Ethics Executive Committee. BDO's EBP professionals have also served on the AICPA Employee Benefit Plan Audit Quality Center Executive Committee (immediate past chair) and the Employee Benefit Plan Expert Panel in the past.

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Unwin Company 401(k) Plan and Trust

Financial Statements

As of October 2, 2014 (Liquidation Basis) and
December 31, 2013 and for the period from
January 1, 2014 to October 2, 2014 (Liquidation
Basis)

Unwin Company
401(k) Plan and Trust

Financial Statements

As of October 2, 2014 (Liquidation Basis) and December 31, 2013
and for the period from January 1, 2014 to October 2, 2014 (Liquidation Basis)

Unwin Company 401(k) Plan and Trust

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Tel: 614-488-3126
Fax: 614-488-0095
www.bdo.com

300 Spruce Street, Suite 250
Columbus, OH 43215

Independent Auditor's Report

To the Board of Trustees
Unwin Company 401(k) Plan and Trust
Hilliard, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Unwin Company 401(k) Plan and Trust (the Plan), which comprise the statement of net assets available for benefits as of October 2, 2014 (in liquidation), the statement of net assets available for benefits as of December 31, 2013, and the related statement of changes in net assets available for benefits in liquidation for the period January 1, 2014 to October 2, 2014, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Notes 3 and 4, which was certified by Nationwide Trust Company, FSB, 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 and for the period ended October 2, 2014 and for the year ended December 31, 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.

Other Matter

As further discussed in Note 8 to the financial statements, the Plan Sponsor, Unwin Company, announced that the Plan would terminate as of July 31, 2014. Effective as of that date, the Plan changed its basis of accounting to the liquidation basis. All distributions were completed by October 2, 2014. Our opinion is not modified with respect to this matter.

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

The form and content of the information included in the financial statements 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.

BDO USA, LLP

July 15, 2015

Financial Statements

Unwin Company 401(k) Plan and Trust
Statements of Net Assets Available for Benefits
October 2, 2014 (in Liquidation) and December 31, 2013

	October 2, 2014 <i>(in liquidation)</i>	December 31, 2013 <i>(ongoing)</i>
Assets		
Investments, at Fair Value		
Guaranteed interest accounts	\$ -	\$ 2,573,316
Mutual funds	-	12,214,590
	-	14,787,906
Receivables		
Participant	-	4,570
Employer	-	486,688
	-	491,258
Net Assets Available for Benefits	\$ -	\$ 15,279,164

See accompanying notes to financial statements.

Unwin Company 401(k) Plan and Trust
Statement of Changes in Net Assets Available For
Benefits in Liquidation For the Period From
January 1, 2014 to October 2, 2014

Additions to Net Assets Attributed to:

Investment Income

Net appreciation in fair value of investments	\$ 154,058
Interest and dividends	52,782
Contributions from participants	35,055

Total Additions	241,895
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Deductions from Net Assets Attributed to:

Benefits paid to participants	15,483,258
Administrative expenses	37,801

Total Deductions	15,521,059
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Net Decrease	(15,279,164)
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Net Assets Available for Benefits:

Beginning of period	15,279,164
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End of period	\$ -
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See accompanying notes to financial statements.

Unwin Company 401(k) Plan and Trust

Notes to Financial Statements

1. Description of Plan

The following description of the Unwin Company (the Company) 401(k) Plan and Trust (the Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

Established July 1, 2007, the Plan is a defined contribution plan covering all eligible employees who have attained age 21. An employee may participate in the Plan as of the first day of the second full pay period which follows the date on which a participant satisfies the eligibility requirement. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The Plan Sponsor completed a service contract resulting in a partial plan termination on August 1, 2013. Effective as of August 1, 2013 all distributions were suspended except for hardship withdrawals and required minimum distributions and remained suspended until March 2014. On June 2, 2014, the Plan Sponsor made the decision to terminate the Plan as of the close of business July 31, 2014. Participants became 100% vested in all employer profit sharing contributions upon termination. The liquidation of Plan assets was completed by October 2, 2014. Refer to Note 8 - Plan Termination for a further description of the liquidation.

Contributions

Prior to the Plan's termination date of July 31, 2014, participants may contribute from one to 100% of their pretax annual compensation as defined by the Plan not to exceed the limits imposed by the IRS. These deferral contributions are fully vested and nonforfeitable.

The Company may make matching contributions and an annual discretionary contribution to the Plan from its current or accumulated pre-income tax profits. There is no requirement for minimum annual contributions and it is possible that, in some years, no contribution would be made to the Plan. Effective January 1, 2013, the Plan's matching contribution provisions were amended. Matching contributions, if any, shall be allocated among all participants in accordance with their respective salary reduction contributions, if any, for such plan year, regardless of whether such participant is employed on the last day of the plan year or the number of hours the participant has performed.

For the plan period ended October 2, 2014, the Company elected not to make either an employer match nor a profit sharing contribution.

Participant Accounts

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

Unwin Company 401(k) Plan and Trust

Notes to Financial Statements

Financial Hardship Withdrawals

Financial hardship withdrawals of a participant's deferral contributions are permitted in certain circumstances of immediate and heavy financial need.

Payment of Benefits

The participant's account becomes payable upon death, termination, or normal retirement. Normal retirement age is 59 ½; early retirement is age 55. In-service withdrawals are permitted for participants who have reached age 59 ½. For total and permanent disability, a participant may receive the value of the vested interest in his or her account as a lump sum distribution or in equal monthly installments in the form of annuity. For termination of service due to other reasons, a participant may receive the value of the vested interest of his or her account as a lump sum distribution.

Vesting and Forfeitures

Participants are immediately vested in participant and employer matching contributions plus actual earnings/losses thereon, thus, there would not be any forfeitures in relation to the 401(k) participant deferrals or the employer matching contributions. An employee was required to work 500 hours during the year to be credited with a year of service. See Note 8 as it relates to the vesting status of participants upon Plan termination.

Forfeitures arising from balances of terminated participants with less than fully vested interests in the discretionary contributions of the Plan, prior to plan termination, were allocated to the remaining participants after the occurrence of five consecutive one-year breaks in service. For the period ended October 2, 2014, there were no forfeitures reallocated to participants' accounts.

Investment Options

Upon enrollment in the Plan, a participant may direct all contributions into any of the investment options available to them at Nationwide Trust Company, FSB (Nationwide). Participants may change their investment options daily.

Plan Termination

The Company has the right and has executed that right as of June 2, 2014 (see Note 8) under the Plan to discontinue contributions at any time and terminate the Plan subject to the provisions set forth in ERISA. As a result of the plan termination, the accrued benefits in each participant's account became 100% vested and were distributed by the trustees as soon as reasonably possible.

2. Summary of Significant Accounting Policies

Basis of Accounting

On June 2, 2014, the Plan Sponsor approved a resolution to terminate the Plan. In accordance with FASB Accounting Standards Codification 205-30, Presentation of Financial Statements, the Plan's financial statements are prepared on the liquidation basis of accounting.

Unwin Company 401(k) Plan and Trust

Notes to Financial Statements

Under the liquidation basis of accounting, assets are stated at their net realizable value, which approximates fair value, and liabilities, including estimated costs associated with terminating the Plan, are stated at their net settlement amounts.

Investment Valuation and Income Recognition

Investments as of December 31, 2013, are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements. Mutual funds are valued at the net asset value of shares held by the Plan at year-end. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

The guaranteed interest accounts are credited with earnings on the underlying investments and charged for plan withdrawals. The contract is included in the financial statements at fair value as of December 31, 2013, which represents contributions made under the contract, plus earnings, less withdrawals and it is non-fully benefit responsive. There are no reserves against fair value for credit risk of the contract issuer or otherwise. The fair value of the guaranteed interest account investment contract at December 31, 2013 was \$2,573,316. The crediting interest rate is based on an agreed-upon formula and is reviewed on an annual basis. The average yield and crediting interest rate as of December 31, 2013 was 2.20%.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Payment of Benefits

Benefits are recorded when paid.

Administrative Fees

The Plan paid administrative expenses of \$37,801 to Nationwide for the period from January 1, 2014 to October 2, 2014. All other professional fees for the administration and audit of the Plan are paid by the Company on behalf of the Plan.

Recent Accounting Pronouncements

On April 22, 2013, the FASB issued Accounting Standards Update (ASU) 2013-07, which contains guidance on applying the liquidation basis of accounting and the related disclosure requirements. Under the ASU, an entity must use the liquidation basis of accounting to present its financial statements when it determines that liquidation is imminent. The ASU is effective for annual reporting periods beginning after December 15, 2013. The Plan adopted ASU 2013-07 effective January 1, 2014.

Unwin Company 401(k) Plan and Trust

Notes to Financial Statements

Events Occurring After Reporting Date

The Company has evaluated events and transactions that occurred between October 3, 2014 and July 15, 2015 which is the date that the financial statements were available to be issued for possible recognition or disclosure in the financial statements.

3. Investments

All information relating to the net assets available for benefits and changes thereto, except contributions received, benefits paid to participants and administrative expenses included in the financial statements and supplemental schedule of the Plan, was prepared and certified to be complete and accurate by the custodian, Nationwide.

The statements of net assets available for benefits presents the liquidation value of investments as of October 2, 2014 and the fair value of investments as of December 31, 2013. Single investments that represent 5% or more of the Plan's net assets are separately identified as follows:

	October 2, 2014	December 31, 2013
Guaranteed Interest Accounts	\$ -	\$ 2,573,316
Europacific Growth Fund	-	1,335,132
Nationwide Destination 2020 Fund	-	1,011,287
Nationwide Investor Destination Moderate Fund	-	948,966
Fundamental Investors	-	881,953
All other funds	-	8,037,252
Total investments	\$ -	\$ 14,787,906

During the period from January 1, 2014 to October 2, 2014, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by \$154,058.

Mutual funds	\$ 137,775
Guaranteed interest accounts	16,283
	\$ 154,058

4. Fair Value Measurements

The Plan follows the provisions of Accounting Standard Codification (ASC) 820-10 *Fair Value Measurements and Disclosure*, which defines fair value and provides guidance for measuring fair value and expands disclosures about fair value measurements in accordance with accounting principles generally accepted in the United States of America. ASC 820-10 does not require any

Unwin Company 401(k) Plan and Trust

Notes to Financial Statements

new fair value measurements, but rather applies to all other accounting pronouncements that require or permit fair value measurements.

ASC 820-10 establishes a framework for measuring fair value. The framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobserved inputs (Level 3 measurements). The three levels of the fair value hierarchy under ASC 820-10 are described below:

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

Level 2: Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

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

Following is a description of the valuation methodologies used for assets measured at fair value.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Guaranteed interest accounts: Guaranteed interest accounts are valued at fair value by the insurance company by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the creditworthiness of the issuer. Since the participants transact at contract value, fair value is determined annually for financial statement reporting purposes only. In determining the reasonableness of the methodology, the Plan evaluates a variety of factors including review of existing contracts, economic conditions, industry and market developments, and overall credit ratings. Certain unobservable inputs are

Unwin Company 401(k) Plan and Trust

Notes to Financial Statements

assessed through review of contract terms (for example, duration or payout date) while others are substantiated utilizing available market data (for example, swap curve rate).

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

As all investments were distributed out of the Plan as of October 2, 2014, the Plan held no investments as of that date subject to the fair value hierarchy.

The following table sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the period from January 1, 2014 to October 2, 2014:

	Fair Value Measurements Using Significant Unobservable Inputs (Level 3)
Balance, beginning of year	\$ 2,573,316
Purchases	82,891
Sales	(2,672,490)
Investment income	16,283
Balance, end of period	\$ -

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

	Assets at Fair Value as of December 31, 2013			
	Level 1	Level 2	Level 3	Total
Mutual funds:				
Large blend funds	\$ 1,522,984	\$ -	\$ -	\$ 1,522,984
Foreign large blend funds	1,479,675	-	-	1,479,675
Target date 2016-2020 funds	1,011,287	-	-	1,011,287
Moderate allocation funds	948,996	-	-	948,996
World stock funds	851,778	-	-	851,778
Other funds	6,399,870	-	-	6,399,870
Guaranteed interest accounts	-	-	2,573,316	2,573,316
Total assets at fair value	\$12,214,590	\$ -	\$2,573,316	\$14,787,906

Unwin Company 401(k) Plan and Trust

Notes to Financial Statements

The following table sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2013:

	Fair Value Measurements Using Significant Unobservable Inputs (Level 3)
Balance, beginning of year	\$ 1,728,339
Purchases	805,415
Sales	(4,976)
Investment income	44,538
Balance, end of year	\$ 2,573,316

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements

The following table represents the Plan's Level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments, and the significant unobservable inputs and the ranges of values for those inputs.

Instrument	December 31, 2013 Fair Value	Principal Valuation Technique	Unobservable Inputs	Range of Significant Input Values
Guaranteed interest accounts	\$ 2,573,316	Discounted cash flow / Theoretical transfer (exit value)	Risk-adjusted discount rate applied	2.20%

5. Plan Risks and Uncertainties

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

6. Income Tax Status

The Plan obtained its latest determination letter in July 2012, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Unwin Company 401(k) Plan and Trust

Notes to Financial Statements

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would be sustained upon examination by the tax authorities. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of October 2, 2014, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2011.

7. Parties-in-Interest

Parties-in-interest are defined under DOL regulations as any fiduciary of the Plan, any party rendering service to the Plan, the employer and certain others. Professional fees for the administration and audit of the Plan are paid by the Company on behalf of the Plan.

Plan investments are managed by Nationwide who is the custodian and as defined by the Plan qualifies as a party-in-interest.

8. Plan Termination

The Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. On August 1, 2013, the Company completed a service contract resulting in a partial plan termination. There was no financial statement impact, as the affected participants were 100% vested prior to the partial plan termination. Also, effective August 1, 2013 distributions were suspended except for hardship withdrawals and required minimum distributions and remained suspended until March 2014. On June 2, 2014, the Plan Sponsor made the decision to terminate the Plan as of the close of business July 31, 2014. Participants became 100% vested in all employer profit sharing contributions upon termination. The participants were given the option to distribute their account balance as of the termination date to a qualified retirement account of their choosing prior to October 2, 2014. Any Plan assets remaining as of October 2, 2014 were automatically rolled into a U.S. Bank, N.A. money market fund. The Plan used the fair value measurements discussed in Note 4 – Fair Value Measurements to measure the assets. All costs related to the termination were paid by the Plan Sponsor. The liquidation of the Plan was completed by October 2, 2014. The statement of net assets available for benefits as of October 2, 2014 (in liquidation) and the statement of changes in net assets available for benefits in liquidation for the period from January 1, 2014 to October 2, 2014 have been reflected on the liquidation basis.