

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>12/31/2014</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>AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT SHARING PLAN</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>01/01/1985</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>01/01/1985</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>01/01/1985</u>					
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>ASSOCIATION OF CHAMBER OF COMMERCE EXECUTIVES</u> <u>1330 BRADDOCK PLACE</u> <u>SUITE 300</u> <u>ALEXANDRIA, VA 22314</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>54-6487038</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>800-394-2223</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>813000</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>54-6487038</u>	2c Plan Sponsor's telephone number <u>800-394-2223</u>	2d Business code (see instructions) <u>813000</u>	
2b Employer Identification Number (EIN) <u>54-6487038</u>					
2c Plan Sponsor's telephone number <u>800-394-2223</u>					
2d Business code (see instructions) <u>813000</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. Signature of plan administrator	07/21/2015 Date	STACEY BRESLIN Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature. Signature of employer/plan sponsor	07/21/2015 Date	STACEY BRESLIN 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	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name ACCE BENEFIT TRUST	4b EIN 54-6487038 4c PN 001
5 Total number of participants at the beginning of the plan year	5 3980
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).	
a(1) Total number of active participants at the beginning of the plan year	6a(1) 2924
a(2) Total number of active participants at the end of the plan year	6a(2) 2910
b Retired or separated participants receiving benefits	6b 2
c Other retired or separated participants entitled to future benefits.....	6c 935
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 3847
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e 10
f Total. Add lines 6d and 6e	6f 3857
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g 3646
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h 157
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2R 2S 2T	
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (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
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 ASSOCIATION OF CHAMBER OF COMMERCE EXECUTIVES	D Employer Identification Number (EIN) 54-6487038

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
PRINCIPAL 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
42-0127290	61271	613953	3857	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
0	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

(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	

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

(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	0
5 Current value of plan's interest under this contract in separate accounts at year end	5	0

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

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

b Balance at the end of the previous year.....	7b	52088368
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C	Additions: (1) Contributions deposited during the year.....	7c(1)	1423702	
	(2) Dividends and credits	7c(2)		
	(3) Interest credited during the year	7c(3)	772943	
	(4) Transferred from separate account.....	7c(4)		
	(5) Other (specify below)	7c(5)	5897228	
	▶ OUTSIDE INVESTMENT TRANSFER, MERGER, LOAN PAYMENTS			

(6) Total additions.....	7c(6)	8093873
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d Total of balance and additions (add lines 7b and 7c(6))	7d	60182241
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	7839718
(2) Administration charge made by carrier	7e(2)	25190
(3) Transferred to separate account.....	7e(3)	
(4) Other (specify below)	7e(4)	4068802
▶ OUTSIDE INVESTMENT TRANSFER, MISTAKE OF FACT REFUND, 401(K)(M) EXCESS CONTRIBUTION		

(5) Total deductions.....	7e(5)	11933710
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f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	48248531
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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 12/31/2014

A Name of plan <u>AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ASSOCIATION OF CHAMBER OF COMMERCE EXECUTIVES</u>	D Employer Identification Number (EIN) <u>54-6487038</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
PRINCIPAL LIFE INSURANCE COMPANY

42-0127290

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

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

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

PRINCIPAL LIFE INSURANCE COMPANY

42-0127290

(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?
13 37 50 64	CONTRACT ADMINISTRATOR	73032	Yes ☒ No ☐	Yes ☒ No ☐	13298	Yes ☐ No ☒

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

PERSHING, LLC

13-2741729

(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?
33 50 64 65	BROKER/DEALER	19397	Yes ☒ No ☐	Yes ☐ No ☒	67	Yes ☐ No ☒

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

IBBOTSON ASSOCIATES INC.

36-2923857

(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?
26 70	INVESTMENT ADVISORY	0	Yes ☒ No ☐	Yes ☐ No ☒	0	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)

WILSHIRE ASSOCIATES INCORPORATED

95-2755361

(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?
27 72	INVESTMENT ADVISORY	0	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 ☐

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
PRINCIPAL LIFE INSURANCE COMPANY	13 37 50 64	13298

(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.
PERSHING, LLC 13-2741729	PRINCIPAL SELF DIRECTED BROKERAGE ACCOUNT FEES

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
IBBOTSON ASSOCIATES INC.	26 70	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
PRINCIPAL LIFE INSURANCE COMPANY 42-0127290	8 BASIS POINTS ON ASSETS MANAGED BY IBBOTSON

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
WILSHIRE ASSOCIATES INCORPORATED	27 72	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
PRINCIPAL LIFE INSURANCE COMPANY 42-0127290	2 BASIS POINTS ANNUALLY ON TOTAL ASSETS UP TO \$10 BILLION, 1 BASIS POINT FOR ASSETS GREATER THAN \$10 BILLION, AND 0.50 BASIS POINTS (STARTING JANUARY 1, 2014) FOR ASSETS GREATER THAN \$17 BILLION IN WILSHIRE'S 3(21) INVESTMENT FIDUCIARY SERVICE.

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 D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection.
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan <u>AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ► <u>001</u>	
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>ASSOCIATION OF CHAMBER OF COMMERCE EXECUTIVES</u>	D Employer Identification Number (EIN) <u>54-6487038</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PRIN TRUST TGT 2010 FD R5</u>				
b Name of sponsor of entity listed in (a): <u>PRINCIPAL TRUST COMPANY</u>				
c EIN-PN <u>26-6447574-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>10007516</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PRIN TRUST TGT 2020 FD R5</u>				
b Name of sponsor of entity listed in (a): <u>PRINCIPAL TRUST COMPANY</u>				
c EIN-PN <u>26-6447574-003</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>30357409</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PRIN TRUST TGT 2030 FD R5</u>				
b Name of sponsor of entity listed in (a): <u>PRINCIPAL TRUST COMPANY</u>				
c EIN-PN <u>26-6447574-005</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>33044472</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PRIN TRUST TGT 2040 FD R5</u>				
b Name of sponsor of entity listed in (a): <u>PRINCIPAL TRUST COMPANY</u>				
c EIN-PN <u>26-6447574-007</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>19194083</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PRIN TRUST TGT 2050 FD R5</u>				
b Name of sponsor of entity listed in (a): <u>PRINCIPAL TRUST COMPANY</u>				
c EIN-PN <u>26-6447574-009</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>9426166</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PRIN TRUST INCOME FUND R5</u>				
b Name of sponsor of entity listed in (a): <u>PRINCIPAL TRUST COMPANY</u>				
c EIN-PN <u>26-6447574-011</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>2512783</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PRIN TRUST TGT 2060 FD R5</u>				
b Name of sponsor of entity listed in (a): <u>PRINCIPAL TRUST COMPANY</u>				
c EIN-PN <u>26-6447574-012</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>79237</u>		

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

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

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection
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For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>		
A Name of plan <u>AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ASSOCIATION OF CHAMBER OF COMMERCE EXECUTIVES</u>	D Employer Identification Number (EIN) <u>54-6487038</u>	

Part I	Asset and Liability Statement		(a) Beginning of Year	(b) End of Year
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	Total noninterest-bearing cash	1a	0	0
b	Receivables (less allowance for doubtful accounts):			
	(1) Employer contributions.....	1b(1)	309406	450656
	(2) Participant contributions.....	1b(2)	191397	234815
	(3) Other.....	1b(3)	0	0
c	General investments:			
	(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	0	3084
	(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)	32	478
	(B) Common.....	1c(4)(B)	3289803	5032934
	(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)	2667224	3274325
	(9) Value of interest in common/collective trusts	1c(9)	86974664	104621666
	(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)	104324840	109597893
	(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	52088368	48248531
	(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	249845734	271464382

Liabilities

g Benefit claims payable	1g	0	
h Operating payables	1h	0	
i Acquisition indebtedness	1i	0	
j Other liabilities	1j	69886	
k Total liabilities (add all amounts in lines 1g through 1j)	1k	69886	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	249775848	271464382
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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)	10451337	
(B) Participants	2a(1)(B)	10457768	
(C) Others (including rollovers)	2a(1)(C)	1235895	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		22145000

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

(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	-18	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	137032	
(F) Other	2b(1)(F)	772943	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		909957

(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	71410	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	975133	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1046543

(3) Rents	2b(3)		0
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(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0

(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	686249	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		686249

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		5769222
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		6527383
c Other income.....	2c		16351
d Total income. Add all income amounts in column (b) and enter total.....	2d		37100705

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	25672455	
(2) To insurance carriers for the provision of benefits.....	2e(2)	0	
(3) Other.....	2e(3)	4206	
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		25676661
f Corrective distributions (see instructions).....	2f		93208
g Certain deemed distributions of participant loans (see instructions).....	2g		30707
h Interest expense.....	2h		0
i Administrative expenses: (1) Professional fees.....	2i(1)	0	
(2) Contract administrator fees.....	2i(2)	92429	
(3) Investment advisory and management fees.....	2i(3)	0	
(4) Other.....	2i(4)	0	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		92429
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		25893005

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		11207700
l Transfers of assets:			
(1) To this plan.....	2l(1)		10863600
(2) From this plan.....	2l(2)		382766

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: **BKD, LLP**

(2) EIN: **44-0160260**

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	☒	☐	103282
4b	☐	☒	0

	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	0
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	0
e Was this plan covered by a fidelity bond?	X		1000000
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	
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	
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	
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		
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	
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	
l Has the plan failed to provide any benefit when due under the plan?.....		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)
COVINGTON/NEWTON COUNTY CHAMBER OF COMMERCE 401(K) RETIREMENT PLAN	58-0899717	001

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

Part V Trust Information (optional)

6a Name of trust	6b Trust's EIN

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2014 This Form is Open to Public Inspection.	
For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014					
A Name of plan AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT SHARING PLAN				B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ASSOCIATION OF CHAMBER OF COMMERCE EXECUTIVES				D Employer Identification Number (EIN) 54-6487038	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 42-0127290					
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					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No					
Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No					
For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.				Schedule R (Form 5500) 2014 v. 140124	

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): _____

Association of Chamber of Commerce Executives Profit Sharing Plan

EIN 54-6487038 PN 001

Independent Auditor's Report and Financial Statements

December 31, 2014 and 2013

Association of Chamber of Commerce Executives
Profit Sharing Plan
December 31, 2014 and 2013

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Independent Auditor's Report

The Trustees
Association of Chamber of Commerce Executives Profit Sharing Plan
Alexandria, Virginia

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Association of Chamber of Commerce Executives Profit Sharing Plan, formerly known as American Chamber of Commerce Executives Profit Sharing Plan, which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statements of changes in net assets available for benefits for the years then ended, 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 our audits 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 *Note 3*, which were certified by Delaware Charter Guarantee and Trust Company, d/b/a Principal Trust Company, the trustee of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and notes receivable from participants and executes transactions related to these assets. The plan administrator has obtained certifications from the trustee as of and for the years ended December 31, 2014 and 2013, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

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

Supplementary Information

The supplemental schedules listed in the table of contents are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the *Employee Retirement Income Security Act of 1974* and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on these supplemental schedules.

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

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

BKD, LLP

Springfield, Missouri
July 20, 2015

Federal Employer Identification Number: 44-0160260

Association of Chamber of Commerce Executives Profit Sharing Plan

Statements of Net Assets Available for Benefits December 31, 2014 and 2013

Assets

	<u>2014</u>	<u>2013</u>
Investments, At Fair Value	\$ 267,504,586	\$ 246,677,707
Receivables		
Employers' contribution	450,656	309,406
Participants' contributions	234,815	191,397
Notes receivable from participants	<u>3,318,032</u>	<u>2,680,224</u>
	<u>4,003,503</u>	<u>3,181,027</u>
Total assets	<u>271,508,089</u>	<u>249,858,734</u>

Liabilities

Excess contributions payable	49,957	72,742
Other liabilities	<u>-</u>	<u>69,886</u>
Total liabilities	<u>49,957</u>	<u>142,628</u>
Net Assets Available for Benefits	<u><u>\$ 271,458,132</u></u>	<u><u>\$ 249,716,106</u></u>

Association of Chamber of Commerce Executives Profit Sharing Plan

Statements of Changes in Net Assets Available for Benefits Years Ended December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
Investment Income		
Net appreciation in fair value of investments	\$ 12,999,205	\$ 33,772,572
Interest and dividends	<u>1,819,468</u>	<u>1,696,178</u>
Net investment income	<u>14,818,673</u>	<u>35,468,750</u>
Interest Income on Notes Receivable from Participants	<u>137,032</u>	<u>110,419</u>
Contributions		
Participants	10,413,936	9,385,371
Employer	10,445,212	10,013,922
Rollovers	<u>1,235,895</u>	<u>1,362,902</u>
Total contributions	<u>22,095,043</u>	<u>20,762,195</u>
Total additions	<u>37,050,748</u>	<u>56,341,364</u>
Deductions		
Benefits paid directly to participants	25,697,127	20,028,163
Administrative expenses	<u>92,429</u>	<u>58,823</u>
Total deductions	<u>25,789,556</u>	<u>20,086,986</u>
Net Increase Before Transfers	<u>11,261,192</u>	<u>36,254,378</u>
Transfers		
Transfers from other plans	10,863,600	1,773,331
Transfers to other plans	<u>(382,766)</u>	<u>(448,173)</u>
Net transfers	<u>10,480,834</u>	<u>1,325,158</u>
Net Increase	21,742,026	37,579,536
Net Assets Available for Benefits, Beginning of Year	<u>249,716,106</u>	<u>212,136,570</u>
Net Assets Available for Benefits, End of Year	<u><u>\$ 271,458,132</u></u>	<u><u>\$ 249,716,106</u></u>

Association of Chamber of Commerce Executives Profit Sharing Plan

Notes to Financial Statements December 31, 2014 and 2013

Note 1: Description of the Plan

The following description of Association of Chamber of Commerce Executives Profit Sharing Plan, formerly known as American Chamber of Commerce Executives Profit Sharing Plan, (Plan) provides only general information. Participants should refer to the plan document and *Summary Plan Description* for a more complete description of the Plan's provisions, which are available from the plan administrator.

General

The Association of Chamber of Commerce Executives, formerly known as American Chamber of Commerce Executives, (ACCE) is a non-profit, national association serving individuals involved in the management of local Chamber of Commerce members. The Plan is a defined contribution multiple employer plan administered by ACCE Benefit Trust (Sponsor) for the benefit of all eligible employees of participating ACCE member chambers who elect to participate in the Plan. Eligibility provisions for the Plan vary by participating chamber and are based upon elections made by the respective chamber location upon adoption of the participation agreement. The Plan is subject to the provisions of the *Employee Retirement Income Security Act of 1974* (ERISA). Delaware Charter Guarantee and Trust Company, d/b/a Principal Trust Company (Principal Trust) is the trustee of the Plan. Principal Life Insurance Company serves as plan record keeper.

Effective September 1, 2014, the Plan's name was changed from American Chamber of Commerce Executives Profit Sharing Plan to Association of Chamber of Commerce Executives Profit Sharing Plan.

Contributions

The Plan permits eligible employees to contribute through a salary deferral election up to the maximum allowed by law or as defined in the respective chamber location's participation agreement. Subject to the provisions of the member chamber's participation agreement, participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Employee rollover contributions are also permitted. Employer contributions are made by those participating chamber locations who have elected such provisions in their respective participation agreements. Employer contributions may include a Safe Harbor or regular match, a Safe Harbor or regular nonelective contribution or a discretionary profit-sharing contribution. Contributions are subject to certain limitations.

Participant Investment Account Options

Investment account options available include various funds offered by the Plan. Each participant has the option of directing his contributions into any of the separate investment accounts and may change the allocation daily. Alternatively, participants may elect to have a self-directed brokerage account.

Association of Chamber of Commerce Executives Profit Sharing Plan

Notes to Financial Statements December 31, 2014 and 2013

Each participating chamber may elect to include an automatic deferral feature whereby a participant is treated as electing to defer a certain percentage of eligible compensation unless the participant made an affirmative election otherwise. Effective January 1, 2016, all participating employers will offer automatic enrollment.

Participant Accounts

Each participant's account is credited with the participant's contribution, his respective chamber's employer contribution and plan earnings, and is charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefits to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their voluntary contributions plus earnings thereon. Vesting in the contributions made by participating chambers is based on years of continuous service. A participant's vesting percentage is defined in the respective member chamber's participation agreement. Forfeitures may first be used to pay administrative expenses or be used to reduce the respective participating chamber's employer contributions.

Payment of Benefits

Upon termination of service due to retirement, death or disability, an employee or beneficiary may elect to either leave his account in the Plan or receive a distribution in the form of a lump-sum amount equal to the value of his account, an annuity or installment payments. If the total value of a terminated participant's vested account balance is less than \$5,000, the Plan may require a distribution of the entire balance into an individual retirement account in lump-sum form.

Forfeited Accounts

At December 31, 2014 and 2013, forfeited nonvested accounts totaled \$169,920 and \$206,753, respectively. Also, in 2014 and 2013, employer contributions were reduced by \$572,805 and \$553,550, respectively, from forfeited nonvested accounts. In 2014 and 2013, \$363 and \$1,550 from forfeited nonvested accounts were applied toward plan administrative expenses, respectively.

Notes Receivable from Participants

The plan document includes provisions authorizing loans from the Plan to active eligible participants. The minimum amount of a loan shall be \$1,000. The maximum amount of a participant's loans is determined by the available loan balance restricted to the lesser of \$50,000 or 50% of the participant's vested account balance. Each participant may have a maximum of one loan outstanding at one time. All loans are covered by demand notes and are repayable over a

Association of Chamber of Commerce Executives Profit Sharing Plan

Notes to Financial Statements December 31, 2014 and 2013

period not to exceed five years (except for loans for the purchase of a principal residence) through payroll withholdings unless the participant is paying the loan in full. Loans are secured by the balance in the participant's account and bear a reasonable fixed rate of interest as determined by the plan administrator at the time the loan is taken.

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

Note 2: Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements are prepared on the accrual basis of accounting.

Investment contracts held by a defined contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts, because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The Plan invests in investment contracts through a Fixed Income Option that is fully benefit responsive. The Statements of Net Assets Available for Benefits present the fair value of the investment contracts, as well as the adjustment of the fully benefit-responsive investment contracts from fair value to contract value. No adjustment from fair value to contract value was necessary at December 31, 2014 or 2013, as contract value approximated fair value. The Statements of Changes in Net Assets Available for Benefits are prepared on a contract value basis.

Use of Estimates

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

Investment Valuation and Income Recognition

Quoted market prices, if available, are used to value investments. Common stocks are valued at the closing price reported on the active market on which the individual securities are traded. Mutual funds are valued at the net asset value (NAV) of shares held by the plan at year end.

The fair value of the guaranteed investment contract represents the contributions, plus interest, less withdrawals based on the terms of the annuity contract.

Association of Chamber of Commerce Executives Profit Sharing Plan

Notes to Financial Statements December 31, 2014 and 2013

The Plan's interest in the collective investment trusts is valued based on information reported by the investment advisor using the audited financial statements of the collective trusts 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. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Excess Contributions Payable

Amounts payable to participants for contributions in excess of amounts allowed by the IRS are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2014 excess contributions to the applicable participants prior to March 15, 2015.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

Administrative expenses may be paid by ACCE Benefit Trust or the Plan, at ACCE Benefit Trust's discretion.

Note 3: Certification of Plan Trustee

The Sponsor has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Principal Trust, the trustee of the Plan, has certified the following information included in the accompanying financial statements and supplemental schedules is complete and accurate:

- Investments and notes receivable from participants as shown in the statements of net assets available for benefits and related disclosures in *Note 4* as of December 31, 2014 and 2013
- Investment income and interest income from notes receivable from participants as shown in the statements of changes in net assets available for benefits for the years ended December 31, 2014 and 2013
- Investment information included in the accompanying schedule of assets (held at year end) as of December 31, 2014

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

Association of Chamber of Commerce Executives Profit Sharing Plan

Notes to Financial Statements December 31, 2014 and 2013

Note 4: Investments

The following table presents investments that represented 5% or more of the Plan's net assets available for benefits:

	2014	2013
American Funds EuroPacific Growth R3	\$ 12,522,672 *	\$ 14,008,841
American Funds Growth Fund of America R3	20,573,707	19,009,951
American Funds Washington Mutual Investors R3	22,779,280	22,363,066
Principal Trust Target 2020 R5	30,357,409	26,400,772
Principal Trust Target 2030 R5	33,044,472	26,537,506
Principal Trust Target 2040 R5	19,194,083	14,712,047
Principal Fixed Income Option	48,248,531	52,088,368

*Investment did not meet the 5% threshold for each respective year.

The Plan's investments (including investments bought, sold and held during the year) appreciated in fair value as follows:

	2014	2013
Mutual funds	\$ 6,376,129	\$ 20,609,883
Mutual funds - self-directed brokerage account	167,605	742,605
Common stock - self-directed brokerage account	686,249	573,608
Collective investment funds	5,769,222	11,846,476
	<u>\$ 12,999,205</u>	<u>\$ 33,772,572</u>

Note 5: Party-in-Interest Transactions

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50 percent or more of such an employer or employee association, or relatives of such persons.

Association of Chamber of Commerce Executives
Profit Sharing Plan
Notes to Financial Statements
December 31, 2014 and 2013

Certain Plan investments are shares of mutual funds managed by Principal Funds, Inc. Principal Funds, Inc. is an affiliate of Principal Trust, the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment.

The Plan invests in certain funds of the Plan record keeper. The Plan paid administrative expenses of \$73,032 and \$47,505 to Principal Life Insurance Company during 2014 and 2013, respectively. ACCE provides certain administrative services at no cost to the Plan.

Note 6: Fair Value Measurements

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. Fair value measurements must maximize the use of observable inputs and minimize the use of unobservable inputs. There is a hierarchy of three levels of inputs that may be used to measure fair value:

- Level 1** Quoted prices in active markets for identical assets or liabilities.
- Level 2** Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.
- Level 3** Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

Recurring Measurements

The following tables present the fair value measurements of assets recognized in the accompanying statements of net assets available for benefits measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31, 2014 and 2013:

Association of Chamber of Commerce Executives

Profit Sharing Plan

Notes to Financial Statements December 31, 2014 and 2013

2014				
Fair Value Measurements Using				
Fair Value	Level 1	Level 2	Level 3	
Mutual funds				
Large cap	\$ 54,316,884	\$ 54,316,884	\$ -	\$ -
Small/Mid cap	28,776,098	28,776,098	-	-
International	14,155,559	14,155,559	-	-
Fixed income	6,002,192	6,002,192	-	-
Collective investment trusts				
Balanced funds	104,621,666	-	104,621,666	-
Investment contract with insurance company	48,248,531	-	-	48,248,531
Self-directed brokerage accounts				
Mutual funds	6,347,156	6,347,156	-	-
Common stocks	5,033,416	5,033,416	-	-
Cash equivalents	3,084	3,084	-	-
	<u>\$ 267,504,586</u>	<u>\$ 114,634,389</u>	<u>\$ 104,621,666</u>	<u>\$ 48,248,531</u>

2013				
Fair Value Measurements Using				
Fair Value	Level 1	Level 2	Level 3	
Mutual funds				
Large cap	\$ 50,679,487	\$ 50,679,487	\$ -	\$ -
Small/Mid cap	27,073,167	27,073,167	-	-
International	15,577,000	15,577,000	-	-
Fixed income	5,141,711	5,141,711	-	-
Collective investment trusts				
Balanced funds	86,974,663	-	86,974,663	-
Investment contract with insurance company	52,088,368	-	-	52,088,368
Self-directed brokerage accounts				
Mutual funds	5,853,475	5,853,475	-	-
Common stocks	3,289,836	3,289,836	-	-
	<u>\$ 246,677,707</u>	<u>\$ 107,614,676</u>	<u>\$ 86,974,663</u>	<u>\$ 52,088,368</u>

Association of Chamber of Commerce Executives

Profit Sharing Plan

Notes to Financial Statements

December 31, 2014 and 2013

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying statements of net assets available for benefits, as well as the general classification of such assets pursuant to the valuation hierarchy. There has been no significant change in the valuation techniques during the year ended December 31, 2014. The Plan had no liabilities measured at fair value on a recurring basis. In addition, the Plan had no assets or liabilities measured at fair value on a nonrecurring basis. For assets classified within Level 3 of the fair value hierarchy, the process used to develop the reported fair value is described below.

Investments

Where quoted market prices are available in an active market, securities are classified within Level 1 of the valuation hierarchy. If quoted market prices are not available, then fair values are estimated by using quoted prices of securities with similar characteristics or independent asset pricing services and pricing models, the inputs of which are market-based or independently sourced market parameters, including, but not limited to, yield curves, interest rates, volatilities, prepayments, defaults, cumulative loss projections and cash flows. Such securities are classified in Level 2 of the valuation hierarchy. In certain cases where Level 1 or Level 2 inputs are not available, securities are classified within Level 3 of the hierarchy and include a guaranteed investment contract. See the table below for inputs and valuation techniques used for Level 3 securities.

The value of certain investments, classified as alternative investments, is determined using net asset value (or its equivalent) as a practical expedient. Investments for which the Plan expects to have the ability to redeem its investments with the investee within 12 months after the reporting date are categorized as Level 2. Investments for which the Plan does not expect to be able to redeem its investments with the investee within 12 months after the reporting date are categorized as Level 3.

Level 3 Valuation Process

Fair value determinations for Level 3 measurements of securities are the responsibility of plan management. Plan management evaluates the reasonableness of the assumptions used and reviews the methodology to ensure the estimated fair value complies with accounting standards generally accepted in the United States.

Level 3 Reconciliation

The following is a reconciliation of the beginning and ending balances of recurring fair value measurements recognized in the accompanying statements of net assets available for benefits using significant unobservable (Level 3) inputs:

Association of Chamber of Commerce Executives

Profit Sharing Plan

Notes to Financial Statements December 31, 2014 and 2013

	Fixed Income Guaranteed Option
Balance, January 1, 2013	\$ 52,979,646
Change in fair value	2,788,403
Interest credited	742,644
Purchases	63,546,020
Sales	(67,968,345)
Balance, December 31, 2013	52,088,368
Interest credited	772,933
Purchases	8,117,348
Sales	(12,730,118)
Balance, December 31, 2014	<u><u>\$ 48,248,531</u></u>

* Changes in fair value are not included in net assets for the period above as the Statement of Changes in Net Assets for Benefits is presented on the contract value basis.

Unobservable (Level 3) Inputs

The following tables present quantitative information about unobservable inputs used in recurring Level 3 fair value measurements.

	Fair Value at 12/31/14	Valuation Technique	Unobservable Inputs	Range
Investment contract with insurance company	\$48,248,531	Cash flow per contractual obligation	Contractual interest rate	2.00%
	Fair Value at 12/31/13	Valuation Technique	Unobservable Inputs	Range
Investment contract with insurance company	\$52,088,368	Cash flow per contractual obligation	Contractual interest rate	2.00% to 2.10%

Association of Chamber of Commerce Executives Profit Sharing Plan

Notes to Financial Statements December 31, 2014 and 2013

Alternative Investments

The fair value of alternative investments (collective investment trust accounts) has been estimated using the net asset value per share of the investments. Alternative investments held at December 31 consist of the following:

	Fair Value at 12/31/14	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Collective Investment Trust Funds	\$ 104,621,666	\$ -	Daily	1 day
	Fair Value at 12/31/13	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Collective Investment Trust Funds	\$ 86,974,663	\$ -	Daily	1 day

Note 7: Investment Contract with Insurance Company

The Plan has a fully benefit-responsive investment contract with Principal Life Insurance Company (PLIC). PLIC maintains the contributions in a general account, the Principal Fixed Income Guaranteed Option (PFIGO). The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The guaranteed investment contract issuer is contractually obligated to repay the principal and a specified interest rate guaranteed to the Plan.

As described in the basis of accounting disclosure, because the guaranteed investment contract is fully benefit responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the guaranteed investment contract. Contract value, as reported to the Plan by PLIC, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer all or a portion of their investment at contract value. A plan-level surrender of the Plan's interest in the guarantee investment contract or a plan-level initiated transfer will be subject to either a 12-month irrevocable advance notice or a 5% surrender charge, whichever the plan administrator chooses.

There are no reserves against the contract value for credit risk of the contract issuer or otherwise. The crediting interest rate is based on a formula agreed upon with the issuer, but it may not be less than zero. Under the terms of the contract, the crediting rate is currently reset on a semiannual basis.

Association of Chamber of Commerce Executives

Profit Sharing Plan

Notes to Financial Statements December 31, 2014 and 2013

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the plan documents (including complete or partial plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The plan administrator does not believe the occurrence of any such value event, which would limit the Plan's ability to transact at contract value with participants, is probable.

The guaranteed investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

Information on the fully benefit-responsive contract is as follows:

	2014	2013
Average yield	2.00%	2.00%
Crediting interest rate at December 31	2.00%	2.00%

Note 8: Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2014 and 2013, to Form 5500:

	2014	2013
Net assets available for benefits per the financial statements	\$ 271,458,132	\$ 249,716,106
Loans deemed distributed per Form 5500	(43,707)	(13,000)
Excess contributions payable	49,957	72,742
	<u>\$ 271,464,382</u>	<u>\$ 249,775,848</u>
Net assets available for benefits per Form 5500	<u>\$ 271,464,382</u>	<u>\$ 249,775,848</u>

Association of Chamber of Commerce Executives

Profit Sharing Plan

Notes to Financial Statements

December 31, 2014 and 2013

The following is a reconciliation of contributions per the financial statements for the years ended December 31, 2014 and 2013, to Form 5500:

	2014	2013
Contributions per the financial statements	\$ 22,095,043	\$ 20,762,195
Excess contributions payable at year end	<u>49,957</u>	<u>72,742</u>
Contributions per Form 5500	<u><u>\$ 22,145,000</u></u>	<u><u>\$ 20,834,937</u></u>

The following is a reconciliation of benefits paid to participants per the financial statements for the years ended December 31, 2014 and 2013, to Form 5500:

	2014	2013
Benefits paid to participants per the financial statements	\$ 25,697,127	\$ 20,028,163
Changes in loans deemed distributed per Form 5500	30,707	(12,019)
Excess contributions payable in prior year	<u>72,742</u>	<u>94,593</u>
Benefits paid to participants per Form 5500	<u><u>\$ 25,800,576</u></u>	<u><u>\$ 20,110,737</u></u>

Note 9: Nonexempt Transactions

Defined contribution plans are required to remit employee contributions to the Plan as soon as they can be reasonably segregated from the employer's general assets, but no later than the 15th business day of the month following the month in which the participant contributions are withheld by the employer. During the years ended December 31, 2014 and 2013, the Plan had \$27,451 and \$75,831, respectively, of contributions that were not remitted within the required time period. The plan administrator has filed Forms 5330 with applicable excise taxes. Lost earnings and excise taxes are paid by the related participating chambers, not from plan assets.

Note 10: Plan Termination

Although it has not expressed any intent to do so, the Sponsor has the right under the Plan to no longer allow contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their employer contributions.

Association of Chamber of Commerce Executives Profit Sharing Plan

Notes to Financial Statements December 31, 2014 and 2013

Note 11: Tax Status

The IRS has determined and informed the Sponsor by a letter dated November 13, 2012, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the plan administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. 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.

Note 12: Risks and Uncertainties

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

The Principal Fixed Income Guaranteed Option fund represents approximately 18% and 21% of the Plan's net assets available for benefits at fair value as of December 31, 2014 and 2013, respectively. As such, this represents a concentration of credit risk.

Note 13: Subsequent Events

Subsequent events have been evaluated through the date of the Independent Auditor's Report, which is the date the financials statements were available to be issued.

Supplemental Schedules

Association of Chamber of Commerce Executives Profit Sharing Plan

EIN 54-6487038 PN 001

Schedule H, Line 4a – Schedule of Delinquent Participant Contributions Year Ended December 31, 2014

Participant Contributions Transferred Late to Plan		Total that Constitute Nonexempt Prohibited Transactions				Total Fully Corrected Under VFCP and PTE 2002-51	
Check here if Late Participant Loan Repayments are included [X]	Plan Year	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP			
\$ 27,451	2014	\$ 2,285	\$ 25,166	\$ -		\$ -	
75,831	2013	36,178	39,653	-		-	
<u>\$ 103,282</u>		<u>\$ 38,463</u>	<u>\$ 64,819</u>	<u>\$ -</u>		<u>\$ -</u>	

2013 Delinquent Participant Contributions: Lost earnings were remitted and Forms 5330 were filed in 2014 and 2015, with applicable excise taxes paid by the related participating Chambers.

2014 Delinquent Participant Contributions: Lost earnings were remitted and Forms 5330 were filed in 2014 and 2015, with applicable excise taxes paid by the related participating Chambers.

Association of Chamber of Commerce Executives Profit Sharing Plan

EIN 54-6487038 PN 001

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) December 31, 2014

Identity of Issuer	Description of Investment	Current Value
* The Principal Life Insurance Co.	Principal Fixed Income Guaranteed Option	\$ 48,248,531
American Funds Distributors, Inc.	American Funds EuroPacific Growth R3	12,522,672
American Funds Distributors, Inc.	American Funds Growth Fund of America R3	20,573,707
American Funds Distributors, Inc.	American Funds Washington Mutual Investors R3	22,779,280
Goldman Sachs	Goldman Sachs Growth Opportunities A	9,863,086
Neuberger Berman	Neuberger Berman Real Estate A Fund	634,658
PIMCO funds	PIMCO Total Return R	6,002,192
* Principal Funds, Inc.	Principal International Emerging Markets R5	1,632,887
* Principal Funds, Inc.	Principal LargeCap S&P 500 Index R4	10,963,897
* Principal Funds, Inc.	Principal Mid-Cap S&P 400 Index R4	2,833,549
* Principal Funds, Inc.	Principal Small-Cap Value II R4	5,661,199
* Principal Funds, Inc.	Principal Small-Cap S&P 600 Index R4	6,895,980
* Principal Trust Company	Principal Trust Income Fund R5	2,512,783
* Principal Trust Company	Principal Trust Target 2010 Fund R5	10,007,516
* Principal Trust Company	Principal Trust Target 2020 Fund R5	30,357,409
* Principal Trust Company	Principal Trust Target 2030 Fund R5	33,044,472
* Principal Trust Company	Principal Trust Target 2040 Fund R5	19,194,083
* Principal Trust Company	Principal Trust Target 2050 Fund R5	9,426,166
* Principal Trust Company	Principal Trust Target 2060 Fund R5	79,237
Prudential Investments	Prudential Jennison Small Company A	1,768,168
Victory	Victory Established Val R Fund	1,119,458
Self Directed Brokerage Accounts	Individually Directed Accounts	11,383,656
* Participant loans	Loans with interest rates from 4.25% to 11.50%	3,274,325
		\$ 270,778,911

* Party-in-interest as defined by ERISA

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

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

EIN 54 6487038

PLAN NUMBER 001

PLAN YEAR 01/01/2014 TO 12/31/2014

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	The American Funds	Registered Investment Company Am Fds EuroPacific Grth R3 Fd	\$ 0.00	\$ 12,522,672.33
	The American Funds	Registered Investment Company Am Fds Grth Fd of Am R3 Fund	\$ 0.00	\$ 20,573,706.93
	American Funds Service Company	Registered Investment Company Am Fds Wash Mut Inv R3 Fund	\$ 0.00	\$ 22,779,280.14
	ABB LTD	Corporate Stock - Common ABB LTD SPONSORED ADR	\$ 0.00	\$ 10,575.00
	ABBOTT LABS	Corporate Stock - Common ABBOTT LABS COM	\$ 0.00	\$ 9,004.00
	ABBVIE INC	Corporate Stock - Common ABBVIE INC COM	\$ 0.00	\$ 6,544.00
	ACCURAY INC DEL	Corporate Stock - Common ACCURAY INC DEL COM	\$ 0.00	\$ 1,510.00
	ACHILLION PHARMACEUTICALS INC	Corporate Stock - Common ACHILLION PHARMACEUTICALS INC COM	\$ 0.00	\$ 6,125.00
	ADELPHIA COMMUNICATIONS CORP	Corporate Stock - Common ADELPHIA RECOVERY TRV SER ACC-7 INT	\$ 0.00	\$ 150.00
	ADVANCED BATTERY TECHNOLOGIES	Corporate Stock - Common ADVANCED BATTERY TECHNOLOGIES INC COM	\$ 0.00	\$ 794.30
	ADVANCED SEMICONDUCTOR ENGR	Corporate Stock - Common ADVANCED SEMICONDUCTOR ENGR INC SPONSOR	\$ 0.00	\$ 1,526.37
	AFFYMETRIX INC	Corporate Stock - Common AFFYMETRIX INC OC-CAP STK	\$ 0.00	\$ 12,831.00
	AGENUS INC	Corporate Stock - Common AGENUS INC COM NEW	\$ 0.00	\$ 39,700.00
	ALCATEL LUCENT	Corporate Stock - Common ALCATEL LUCENT SPON ADR ISIN#US013904305	\$ 0.00	\$ 113.60
	ALCOA INC	Corporate Stock - Common ALCOA INC COM	\$ 0.00	\$ 20,179.62

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

EIN 54-6487038
PLAN NUMBER 001
PLAN YEAR 01/01/2014 TO 12/31/2014

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	ALIBABA GROUP HLDG LTD	Corporate Stock - Common ALIBABA GROUP HLDG LTD SPONSORED ADS ISI	\$ 0.00	\$ 72,861.94
	ALPS ETF TR	Corporate Stock - Common ALPS ETF TR ALERIAN MLP ETF	\$ 0.00	\$ 36.36
	ALTRIA GROUP INC	Corporate Stock - Common ALTRIA GROUP INC COM	\$ 0.00	\$ 29,170.87
	AMAZON COM INC	Corporate Stock - Common AMAZON COM INC	\$ 0.00	\$ 15,517.50
	AMEDISYS INC	Corporate Stock - Common AMEDISYS INC COM	\$ 0.00	\$ 2,348.00
	ANACOR PHARMACEUTICALS INC	Corporate Stock - Common ANACOR PHARMACEUTICALS INC COM	\$ 0.00	\$ 6,450.00
	ANADARKO PETE CORP	Corporate Stock - Common ANADARKO PETE CORP COM	\$ 0.00	\$ 907.50
	ANALOG DEVICES INC	Corporate Stock - Common ANALOG DEVICES INC COM	\$ 0.00	\$ 27,760.00
	ANNALY CAP MGMT INC	Corporate Stock - Common ANNALY CAP MGMT INC COM	\$ 0.00	\$ 6,572.48
	AOL INC	Corporate Stock - Common AOL INC COM	\$ 0.00	\$ 277.02
	APOLLO INVT CORP	Corporate Stock - Common APOLLO INVT CORP COM	\$ 0.00	\$ 18,550.00
	APPLE INC	Corporate Stock - Common APPLE INC COM	\$ 0.00	\$ 1,292,757.87
	AQR FDS	Registered Investment Company AQR MANAGED FUTURES STRATEGY FUND CLASS	\$ 0.00	\$ 89,748.58
	ARCHER DANIELS MIDLAND CO	Corporate Stock - Common ARCHER DANIELS MIDLAND CO COM	\$ 0.00	\$ 2,860.00
	AROTEC CORP	Corporate Stock - Common AROTEC CORP COM NEW	\$ 0.00	\$ 2.32

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

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

EIN 54 6487038

PLAN NUMBER 001

PLAN YEAR 01/01/2014 TO 12/31/2014

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	ARTISAN PARTNERS FDS INC	Registered Investment Company ARTISAN INTERNATIONAL FUND INVESTOR CLASS N	\$ 0.00	\$ 6,631.74
	ASTON FDS	Registered Investment Company ASTON / FAIRPOINTE MID CAP FUND CLASS N	\$ 0.00	\$ 38,546.65
	AT&T INC	Corporate Stock - Common AT&T INC COM	\$ 0.00	\$ 146,788.30
	AU OPTRONICS CORP	Corporate Stock - Common AU OPTRONICS CORP SPON ADR	\$ 0.00	\$ 5,090.00
	AURI INC	Corporate Stock - Common AURI INC COM	\$ 0.00	\$ 0.01
	AUTOZONE INC	Corporate Stock - Common AUTOZONE INC	\$ 0.00	\$ 24,764.40
	B & G FOODS INC NEW	Corporate Stock - Common B & G FOODS INC NEW COM	\$ 0.00	\$ 5,980.00
	BAIDU INC	Corporate Stock - Common BAIDU COM INC SPONS ADR REPSTG ORD SHS C	\$ 0.00	\$ 159,579.00
	BAKER HUGHES INC	Corporate Stock - Common BAKER HUGHES INC COM	\$ 0.00	\$ 1,457.82
	BANCO SANTANDER SA	Corporate Stock - Common BANCO SANTANDER SA ADR ISIN#US05964H1059	\$ 0.00	\$ 2,032.52
	BANK AMER CORP	Corporate Stock - Common BANK AMER CORP COM	\$ 0.00	\$ 73,206.08
	BANK OF THE OZARKS INC	Corporate Stock - Common BANK OF THE OZARKS INC COM	\$ 0.00	\$ 3,792.00
	BECTON DICKINSON & CO	Corporate Stock - Common BECTON DICKINSON & CO	\$ 0.00	\$ 491.67
	BERKSHIRE HATHAWAY INC DEL	Corporate Stock - Common BERKSHIRE HATHAWAY INC DEL CL B NEW	\$ 0.00	\$ 20,270.25
	BIOPHAN TECHNOLOGIES INC	Corporate Stock - Common BIOPHAN TECHNOLOGIES INC COM ISIN#US09064	\$ 0.00	\$ 0.50

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

EIN 54-6487038

PLAN NUMBER 001

PLAN YEAR 01/01/2014 TO 12/31/2014

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	PROFUNDS	Registered Investment Company BIOTECHNOLOGY ULTRASECTOR PROFUND (INVEST)	\$ 0.00	\$ 9,656.52
	BITAUTO HLDGS LTD	Corporate Stock - Common	\$ 0.00	\$ 35,205.00
	BOEING CO	Corporate Stock - Common	\$ 0.00	\$ 10,398.40
	BOSTON PPTYS INC	Corporate Stock - Common	\$ 0.00	\$ 6,434.50
	BRISTOL MYERS SQUIBB CO	Corporate Stock - Common	\$ 0.00	\$ 17,825.75
	BROWN FORMAN CORP	Corporate Stock - Common	\$ 0.00	\$ 3,689.28
	CABOT OIL & GAS CORP	Corporate Stock - Common	\$ 0.00	\$ 21,319.20
	CAMECO CORP	Corporate Stock - Common	\$ 0.00	\$ 443.07
	CANADIAN NATL RY CO	Corporate Stock - Common	\$ 0.00	\$ 26,308.55
	PERSHING LLC.	Interest Bearing Cash CASH ACCOUNT	\$ 0.00	\$ 3,083.52
	CATERPILLAR INC	Corporate Stock - Common	\$ 0.00	\$ 27,459.00
	CELGENE CORP	Corporate Stock - Common	\$ 0.00	\$ 8,389.50
	CENVEO INC	Corporate Stock - Common	\$ 0.00	\$ 4,200.00
	CERNER CORP	Corporate Stock - Common	\$ 0.00	\$ 7,112.60
	CHANNELADVISOR CORP	Corporate Stock - Common	\$ 0.00	\$ 6,474.00

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

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

EIN 54 6487038

PLAN NUMBER 001

PLAN YEAR 01/01/2014 TO 12/31/2014

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	CHEGG INC	Corporate Stock - Common CHEGG INC COM	\$ 0.00	\$ 1,416.55
	CHESAPEAKE ENERGY CORP	Corporate Stock - Common CHESAPEAKE ENERGY CORP	\$ 0.00	\$ 32.10
	CHICAGO BRDG & IRON CO N V	Corporate Stock - Common CHICAGO BRDG & IRON CO N V ISIN#US1672	\$ 0.00	\$ 14,693.00
	CHIMERIX INC	Corporate Stock - Common CHIMERIX INC COM	\$ 0.00	\$ 8,052.00
	CHIPMOS	Corporate Stock - Common CHIPMOS TECHNOLOGIESBERMUDA LTD SHS NEW	\$ 0.00	\$ 11,660.00
	CISCO SYS INC	Corporate Stock - Common CISCO SYSTEMS INC	\$ 0.00	\$ 42,395.34
	CITIGROUP INC	Corporate Stock - Common CITIGROUP INC COM NEW ISIN#US1729674242	\$ 0.00	\$ 10,822.00
	CLIFFS NAT RES INC	Corporate Stock - Common CLIFFS NAT RES INC COM	\$ 0.00	\$ 15,191.32
	CLOROX CO	Corporate Stock - Common CLOROX CO COM	\$ 0.00	\$ 2,917.88
	COCA COLA CO	Corporate Stock - Common COCA COLA COMPANY	\$ 0.00	\$ 1,938.63
	COHEN & STEERS INTL RLTY FD	Registered Investment Company COHEN & STEERS INTERNATIONAL REALTY FUND	\$ 0.00	\$ 14,646.62
	COLFAX CORP	Corporate Stock - Common COLFAX CORP COM	\$ 0.00	\$ 5,157.00
	CONSOLIDATED EDISON INC	Corporate Stock - Common CONSOLIDATED EDISON INC COM	\$ 0.00	\$ 41,266.98
	CORNING INC	Corporate Stock - Common CORNING INC COM	\$ 0.00	\$ 15,569.47
	COSTCO WHOLESALE CORP NEW	Corporate Stock - Common COSTCO WHOLESALE CORP NEW COM	\$ 0.00	\$ 7,087.50

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

EIN 54 6487038
PLAN NUMBER 001
PLAN YEAR 01/01/2014 TO 12/31/2014

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	CRACKER BARREL OLD CTRY STORE	Corporate Stock - Common CRACKER BARREL OLD CTRY STORE INC COM	\$ 0.00	\$ 14,076.00
	CREE INC	Corporate Stock - Common CREE INC COM	\$ 0.00	\$ 2,803.14
	CROWN CASTLE INTL CORP NEW	Corporate Stock - Common CROWN CASTLE INTL CORP NEW COM	\$ 0.00	\$ 2,380.55
	CSX CORP	Corporate Stock - Common CSX CORPORATION	\$ 0.00	\$ 3,152.01
	CTI BIOPHARMA CORP	Corporate Stock - Common CTI BIOPHARMA CORP COM	\$ 0.00	\$ 1,888.00
	CUMMINS INC	Corporate Stock - Common CUMMINS INC	\$ 0.00	\$ 2,883.40
	DAVITA HEALTHCARE PARTNERS	Corporate Stock - Common DAVITA HEALTHCARE PARTNERS INC	\$ 0.00	\$ 7,574.00
	DELTIC TIMBER CORP	Corporate Stock - Common DELTIC TIMBER CORP COM	\$ 0.00	\$ 3,420.00
	DEVON ENERGY CORP NEW	Corporate Stock - Common DEVON ENERGY CORP NEW COM	\$ 0.00	\$ 83.28
	DFA INVT DIMENSIONS GROUP INC	Registered Investment Company DFA EMERGING MARKETS CORE EQUITY PORTFOLIO	\$ 0.00	\$ 33,874.60
	DFA INVT DIMENSIONS GROUP INC	Registered Investment Company DFA INTERMEDIATE GOVERNMENT FIXED INCOME	\$ 0.00	\$ 62,899.02
	DFA INVT DIMENSIONS GROUP INC	Registered Investment Company DFA INTERNATIONAL SMALL-CAP VALUE FUNDING	\$ 0.00	\$ 28,397.14
	DFA INVT DIMENSIONS GROUP INC	Registered Investment Company DFA INTERNATIONAL SMALL-COMPANY FUND INC	\$ 0.00	\$ 27,716.17
	DFA INVT DIMENSIONS GROUP INC	Registered Investment Company DFA INTERNATIONAL VALUE FUND INSTITUTION	\$ 0.00	\$ 23,429.51
	DFA INVT DIMENSIONS GROUP INC	Registered Investment Company DFA LARGE-CAP INTERNATIONAL FUND INSTITUTION	\$ 0.00	\$ 26,536.73

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

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

EIN 54 6487038
 PLAN NUMBER 001
 PLAN YEAR 01/01/2014 TO 12/31/2014

(A) Identity of issuer, borrower, lessor or similar party.	(B) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(C) Cost	(D) Current Value
DFA INVT DIMENSIONS GROUP INC	Registered Investment Company DFA REAL ESTATE SECURITIES FUND INSTITUT	\$ 0.00	\$ 17,210.75
DIMENSIONAL INVT GROUP INC	Registered Investment Company DFA U.S. LARGE COMPANY PORTFOLIO	\$ 0.00	\$ 45,307.72
DFA INVT DIMENSIONS GROUP INC	Registered Investment Company DFA U.S. LARGE-CAP VALUE FUND INSTITUTIO	\$ 0.00	\$ 42,599.23
DFA INVT DIMENSIONS GROUP INC	Registered Investment Company DFA U.S. MICRO-CAP FUND INSTITUTIONAL CIL	\$ 0.00	\$ 42,377.30
DFA INVT DIMENSIONS GROUP INC	Registered Investment Company DFA U.S. SMALL-CAP VALUE FUND INSTITUTIO	\$ 0.00	\$ 39,689.38
DICKS SPORTING GOODS INC	Corporate Stock - Common DICKS SPORTING GOODS INC COM	\$ 0.00	\$ 6,206.25
DINEEQUITY INC	Corporate Stock - Common DINEEQUITY INC COM	\$ 0.00	\$ 15,546.00
DISNEY WALT CO	Corporate Stock - Common DISNEY WALT CO DISNEY COM	\$ 0.00	\$ 24,866.16
DODGE & COX BALANCED FD	Registered Investment Company DODGE & COX BALANCED FUND	\$ 0.00	\$ 17,209.36
DODGE & COX FDS	Registered Investment Company DODGE & COX INTERNATIONAL FUND	\$ 0.00	\$ 183,822.74
DORCHESTER MINERALS L P	Corporate Stock - Common DORCHESTER MINERALS LP COM UNITS	\$ 0.00	\$ 25,530.00
DOT VN INC DEL	Corporate Stock - Common DOT VN INC DEL COM	\$ 0.00	\$ 0.02
DOUBLELINE FDS TR	Registered Investment Company DOUBLELINE TOTAL RETURN BOND FUND CLASS	\$ 0.00	\$ 189,344.96
DOUBLELINE FDS TR	Registered Investment Company DOUBLELINE TOTAL RETURN BOND FUND CLASS	\$ 0.00	\$ 25,715.38
DRYSHIPS INC	Corporate Stock - Common DRYSHIPS INC COM SHS	\$ 0.00	\$ 530.00

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

EIN 54 6487038
PLAN NUMBER 001
PLAN YEAR 01/01/2014 TO 12/31/2014

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	DU PONT E I DE NEMOURS & CO	Corporate Stock - Common DU PONT E I DE NEMOURS & CO COM	\$ 0.00	\$ 55,934.64
	DUKE ENERGY CORP NEW	Corporate Stock - Common DUKE ENERGY CORP NEWCOM NEW	\$ 0.00	\$ 43,691.42
	E DIGITAL CORP	Corporate Stock - Common E DIGITAL CORP COM	\$ 0.00	\$ 11.52
	ECHELON CORP	Corporate Stock - Common ECHELON CORP OC-COM	\$ 0.00	\$ 15,300.00
	ENERGY TRANSFER PARTNERS L P	Corporate Stock - Common ENERGY TRANSFER PARTNERS L P UNIT LTD PA	\$ 0.00	\$ 50,505.00
	ENSCO INTERNATIONAL PLC, LONDO	Corporate Stock - Common ENSCO PLC SHS CL A ISIN#GB00B4VLR192	\$ 0.00	\$ 62.25
	EUROTECH LTD	Corporate Stock - Common EUROTECH LTD COM NEW	\$ 0.00	\$ 0.22
	EXELON CORP	Corporate Stock - Common EXELON CORP COM	\$ 0.00	\$ 3,708.00
	EXXON MOBIL CORP	Corporate Stock - Common EXXON MOBIL CORP COM	\$ 0.00	\$ 30,046.25
	FACEBOOK INC	Corporate Stock - Common FACEBOOK INC CL A	\$ 0.00	\$ 409,917.08
	FEDERATED INVESTORS, INC.	Registered Investment Company FEDERATED CAPITAL RESERVES	\$ 0.00	\$ 2,360,684.22
	FEDERATED EQUITY FDS	Registered Investment Company FEDERATED PRUDENT BEAR FUND CLASS A	\$ 0.00	\$ 3,650.94
	FEDEX CORP	Corporate Stock - Common FEDEX CORP COM	\$ 0.00	\$ 51,403.36
	FERRELLGAS PARTNERS L P	Corporate Stock - Common FERRELLGAS PARTNERS L P UNIT LTD PARTNER	\$ 0.00	\$ 2,198.00
	FIDELITY ADVISOR SER II	Registered Investment Company FIDELITY ADVISOR FLOATING RATE HIGH INC0	\$ 0.00	\$ 48,645.11

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

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

EIN 54-6487038
 PLAN NUMBER 001
 PLAN YEAR 01/01/2014 TO 12/31/2014

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	FIDELITY ADVISOR SER II	Registered Investment Company FIDELITY ADVISOR MID CAP II FUND CLASS I	\$ 0.00	\$ 15,879.00
	FIDELITY CAP TR	Registered Investment Company FIDELITY CAPITAL APPRECIATION FUND	\$ 0.00	\$ 35,744.71
	FIDELITY CONTRAFUND	Registered Investment Company FIDELITY CONTRA FUND	\$ 0.00	\$ 71,070.28
	FIDELITY SALEM STREET TRUST	Registered Investment Company FIDELITY HIGH INCOME FUND	\$ 0.00	\$ 5,048.33
	FIDELITY PURITAN TR	Registered Investment Company FIDELITY LOW PRICED STOCK FUND	\$ 0.00	\$ 14,848.77
	FIDELITY SELECT PORTFOLIOS	Registered Investment Company FIDELITY SELECT BIOTECHNOLOGY FUND	\$ 0.00	\$ 39,185.37
	FIDELITY SELECT PORTFOLIOS	Registered Investment Company FIDELITY SELECT CONSUMER STAPLES FUND	\$ 0.00	\$ 31,321.59
	FIDELITY SELECT PORTFOLIOS	Registered Investment Company FIDELITY SELECT TRANSPORTATION FUND	\$ 0.00	\$ 5,216.09
	FIDELITY INVT TR	Registered Investment Company FIDELITY SPARTAN 500 INDEX FUND INVESTOR	\$ 0.00	\$ 38,216.67
	FIFTH ST FIN CORP	Corporate Stock - Common FIFTH ST FIN CORP COM	\$ 0.00	\$ 7,929.90
	FIRST BANCSHARES INC MISS	Corporate Stock - Common FIRST BANCSHARES INCMISS COM	\$ 0.00	\$ 6,224.79
	FIRSTENERGY CORP	Corporate Stock - Common FIRSTENERGY CORP COM	\$ 0.00	\$ 2,846.27
	FMI FDS INC	Registered Investment Company FMI LARGE CAP FUND	\$ 0.00	\$ 97,062.32
	FORD MTR CO DEL	Corporate Stock - Common FORD MOTOR CO DEL COM PAR	\$ 0.00	\$ 11,693.99
	FRANKLIN MUT SER FD INC	Registered Investment Company FRANKLIN MUTUAL GLOBAL DISCOVERY FUND CIL	\$ 0.00	\$ 41,741.72

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

EIN 54-6487038
 PLAN NUMBER 001
 PLAN YEAR 01/01/2014 TO 12/31/2014

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	FRESENIUS MED CARE	Corporate Stock - Common FRESENIUS MED CARE AKTIENGESSELLSCHAFT SP	\$ 0.00	\$ 3,714.00
	Goldman Sachs	Registered Investment Company Goldman Sachs Gr Opp A Fund	\$ 0.00	\$ 9,863,086.42
	GALENA BIOPHARMA INC	Corporate Stock - Common GALENA BIOPHARMA COM	\$ 0.00	\$ 3,020.00
	GENERAL ELEC CO	Corporate Stock - Common GENERAL ELECTRIC CO COM	\$ 0.00	\$ 21,299.15
	GIGAMON INC	Corporate Stock - Common GIGAMON INC COM	\$ 0.00	\$ 12,038.67
	GILEAD SCIENCES INC	Corporate Stock - Common GILEAD SCIENCES INC	\$ 0.00	\$ 7,540.80
	GLOBUS MED INC	Corporate Stock - Common GLOBUS MED INC CL A NEW	\$ 0.00	\$ 2,377.00
	GOOGLE INC	Corporate Stock - Common GOOGLE INC CL C	\$ 0.00	\$ 10,528.00
	GOPRO INC	Corporate Stock - Common GOPRO INC CL A	\$ 0.00	\$ 12,644.00
	GRAND PACARAIMA GOLD CORP	Corporate Stock - Common GRAND PACARAIMA GOLDCORP COM ISIN#CA3861	\$ 0.00	\$ 0.02
	GREENSPRING FD INC	Registered Investment Company GREENSPRING FUND	\$ 0.00	\$ 85,134.31
	GTX INC DEL	Corporate Stock - Common GTX INC DEL COM	\$ 0.00	\$ 296.38
	HARBOR FD	Registered Investment Company HARBOR BOND FUND INSTITUTIONAL CLASS	\$ 0.00	\$ 14,076.66
	HECLA MNG CO	Corporate Stock - Common HECLA MINING COMPANY	\$ 0.00	\$ 3,797.19
	HENNESSY FDS TR	Registered Investment Company HENNESSY GAS UTILITY INDEX FUND INVESTOR	\$ 0.00	\$ 16,251.33

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

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

EIN 54 6487038

PLAN NUMBER 001

PLAN YEAR 01/01/2014 TO 12/31/2014

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	HERCULES OFFSHORE INC	Corporate Stock - Common HERCULES OFFSHORE INC COM	\$ 0.00	\$ 1,000.00
	HOLLYFRONTIER CORP	Corporate Stock - Common HOLLYFRONTIER CORP COM	\$ 0.00	\$ 7,496.00
	VIDARA THERAPEUTICS INTERNATIO	Corporate Stock - Common HORIZON PHARMA PLC SHS ISIN#IE00BQPQZ61	\$ 0.00	\$ 1,933.50
	HORMEL FOODS CORP	Corporate Stock - Common HORMEL FOODS CORP COM	\$ 0.00	\$ 20,840.00
	HUNTINGTON BANCSHARES INC	Corporate Stock - Common HUNTINGTON BANCSHARES INC	\$ 0.00	\$ 57,399.15
	HUNTSMAN CORP	Corporate Stock - Common HUNTSMAN CORP COM	\$ 0.00	\$ 32,552.62
	HUSSMAN INVT TR	Registered Investment Company HUSSMAN STRATEGIC TOTAL RETURN FUND	\$ 0.00	\$ 11,282.20
	IMMERSION CORP	Corporate Stock - Common IMMERSION CORP COM	\$ 0.00	\$ 1,894.00
	IMPAC MTG HLDGS INC	Corporate Stock - Common IMPAC MTG HLDGS INC COM NEW	\$ 0.00	\$ 86.80
	INTEL CORP	Corporate Stock - Common INTEL CORP COM	\$ 0.00	\$ 17,382.91
	INTERNATIONAL BUSINESS MACHS	Corporate Stock - Common INTERNATIONAL BUSINESS MACHS CORP COM	\$ 0.00	\$ 17,167.08
	INTREPID POTASH INC	Corporate Stock - Common INTREPID POTASH INC COM	\$ 0.00	\$ 208.20
	ISHARES TR	Corporate Stock - Common ISHARES TR CORE S&P MID-CAP ETF	\$ 0.00	\$ 34,028.00
	ISHARES TR	Corporate Stock - Common ISHARES TR CORE S&P SMALL-CAP ETF	\$ 0.00	\$ 37,639.80
	ISHARES TR	Corporate Stock - Common ISHARES TR CORE S&P 500 ETF	\$ 0.00	\$ 127,225.05

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

EIN 54-6487038
PLAN NUMBER 001
PLAN YEAR 01/01/2014 TO 12/31/2014

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	ISHARES TR	Corporate Stock - Common ISHARES TR INTL SELECT DIVID ETF INDEX F	\$ 0.00	\$ 95.54
	ISHARES TR	Corporate Stock - Common ISHARES TR MSCI EAFEETF	\$ 0.00	\$ 36,504.00
	ISHARES TR	Corporate Stock - Common ISHARES TR MSCI EAFESMALL CAP ETF	\$ 0.00	\$ 38,535.75
	ISHARES TR	Corporate Stock - Common ISHARES TR MSCI EMERGING MKTS ETF	\$ 0.00	\$ 35,361.00
	ISHARES TR	Corporate Stock - Common ISHARES TR S&P U S PFD STK INDEX FD	\$ 0.00	\$ 26,742.49
	ISIS PHARMACEUTICALS CALIF	Corporate Stock - Common ISIS PHARMACEUTICALSCALIF COM	\$ 0.00	\$ 9,261.00
	IVY FDS INC	Registered Investment Company IVY SCIENCE AND TECHNOLOGY FUND CLASS Y	\$ 0.00	\$ 46,587.53
	IXYS CORP DEL	Corporate Stock - Common IXYS CORP DEL COM	\$ 0.00	\$ 6,300.00
	JAGUAR MNG INC	Corporate Stock - Common JAGUAR MNG INC NEW COM ISIN#CA47009M4002	\$ 0.00	\$ 2.28
	JANUS INVT FD	Registered Investment Company JANUS GLOBAL RESEARCH FUND CLASS T	\$ 0.00	\$ 23,079.72
	JANUS INVT FD	Registered Investment Company JANUS RESEARCH FUND CLASS T	\$ 0.00	\$ 29,158.33
	JOHNSON & JOHNSON	Corporate Stock - Common JOHNSON & JOHNSON COM	\$ 0.00	\$ 10,524.33
	JONES SODA CO	Corporate Stock - Common JONES SODA CO COM	\$ 0.00	\$ 35.00
	KINDER MORGAN INC DEL	Corporate Stock - Common KINDER MORGAN INC DEL COM	\$ 0.00	\$ 12,777.62
	KKR & CO L P DEL	Corporate Stock - Common KKR & CO L P DEL COM UNITS	\$ 0.00	\$ 3,481.50

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

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

EIN 54-6487038

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PLAN YEAR 01/01/2014 TO 12/31/2014

(A) Identity of issuer, borrower, lessor or similar party.	(B) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(C) Cost	(D) Current Value
LAS VEGAS SANDS CORP	Corporate Stock - Common LAS VEGAS SANDS CORP COM	\$ 0.00	\$ 9,887.20
LINKEDIN CORP	Corporate Stock - Common LINKEDIN CORP CL A	\$ 0.00	\$ 11,485.50
LITMAN GREGORY FDS TR	Registered Investment Company LITMAN GREGORY MASTERS EQUITY FUND INSTI	\$ 0.00	\$ 17,129.98
LOOMIS SAYLES FDS I	Registered Investment Company LOOMIS SAYLES BOND FUND RETAIL CLASS	\$ 0.00	\$ 49,945.80
LOOMIS SAYLES FDS I	Registered Investment Company LOOMIS SAYLES GLOBAL BOND FUND RETAIL CL	\$ 0.00	\$ 45,015.72
LOWES COS INC	Corporate Stock - Common LOWES COS INC COM	\$ 0.00	\$ 6,880.00
MATADOR RES CO	Corporate Stock - Common MATADOR RES CO COM	\$ 0.00	\$ 7,060.27
MATTHEWS ASIA FDS	Registered Investment Company MATTHEWS ASIA DIVIDEND FUND INVESTOR CLA	\$ 0.00	\$ 33,348.07
MATTHEWS INTL FDS	Registered Investment Company MATTHEWS ASIAN GROWTH & INCOME FUND INVE	\$ 0.00	\$ 46,577.44
MAXWELL TECHNOLOGIES INC	Corporate Stock - Common MAXWELL TECHNOLOGIES INC COM	\$ 0.00	\$ 4,560.00
MEDIDATA SOLUTIONS INC	Corporate Stock - Common MEDIDATA SOLUTIONS INC COM	\$ 0.00	\$ 1,193.75
METROPOLITAN WEST FDS	Registered Investment Company METROPOLITAN WEST TOTAL RETURN BOND FUND	\$ 0.00	\$ 163,881.33
MFS SER TR VI	Registered Investment Company MFS UTILITIES FUND CLASS R3	\$ 0.00	\$ 10,365.67
MGM RESORTS INTL	Corporate Stock - Common MGM RESORTS INTL COM	\$ 0.00	\$ 10,690.00
MICROSOFT CORP	Corporate Stock - Common MICROSOFT CORP COM	\$ 0.00	\$ 40,694.91

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

EIN 54-6487038
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PLAN YEAR 01/01/2014 TO 12/31/2014

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	MILLENNIAL MEDIA INC	Corporate Stock - Common MILLENNIAL MEDIA INCCOM	\$ 0.00	\$ 8.00
	MITEK SYS INC	Corporate Stock - Common MITEK SYS INC COM NEW	\$ 0.00	\$ 9,764.50
	MOMENTA PHARMACEUTICALS INC	Corporate Stock - Common MOMENTA PHARMACEUTICALS INC COM	\$ 0.00	\$ 1,204.00
	Neuberger Berman Management	Registered Investment Company Neub Berman Real Estate A Fund	\$ 0.00	\$ 634,658.41
	NETFLIX INC	Corporate Stock - Common NETFLIX INC COM	\$ 0.00	\$ 58,073.70
	NISOURCE INC	Corporate Stock - Common NISOURCE INC COM	\$ 0.00	\$ 6,444.57
	NORANDA ALUM HLDG CORP	Corporate Stock - Common NORANDA ALUM HLDG CORP COM	\$ 0.00	\$ 19,972.48
	NOVATEL WIRELESS INC	Corporate Stock - Common NOVATEL WIRELESS INCCOM NEW	\$ 0.00	\$ 402.50
	NUANCE COMMUNICATIONS INC	Corporate Stock - Common NUANCE COMMUNICATIONS INC COM	\$ 0.00	\$ 3,710.20
	NUCOR CORP	Corporate Stock - Common NUCOR CORP COM	\$ 0.00	\$ 3,482.55
	OCEAN RIG UDW INC	Corporate Stock - Common OCEAN RIG UDW INC SHS ISIN#MHY643542050	\$ 0.00	\$ 1,503.36
	OPPENHEIMER DEVELOPING MKTS	Registered Investment Company OPPENHEIMER DEVELOPING MARKETS FUND CLAS	\$ 0.00	\$ 20,196.18
	OREXIGEN THERAPEUTICS INC	Corporate Stock - Common OREXIGEN THERAPEUTICS INC COM	\$ 0.00	\$ 6,060.00
*	Principal Life Insurance Company	Insurance Company General Prin Fixed Inc Guar Option	\$ 0.00	\$ 48,248,530.93
*	Principal Funds Inc	Registered Investment Company Prin Intl Emerg Mkts R5 Fund	\$ 0.00	\$ 1,632,886.73

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

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

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(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
*	Principal Funds Inc	Registered Investment Company Prin LgCap S&P 500 Idx R4 Fund	\$ 0.00	\$ 10,963,896.79
*	Principal Funds Inc	Registered Investment Company Prin MidCap S&P 400 Idx R4 Fd	\$ 0.00	\$ 2,833,548.65
*	Principal Funds Inc	Registered Investment Company Prin SmallCap Value II R4 Fund	\$ 0.00	\$ 5,661,198.63
*	Principal Funds Inc	Registered Investment Company Prin SmCap S&P 600 Idx R4 Fund	\$ 0.00	\$ 6,895,979.73
*	Principal Trust Company	Common/Collective Trust Prin Trust Income Fund R5	\$ 0.00	\$ 2,512,783.39
*	Principal Trust Company	Common/Collective Trust Prin Trust Tgt 2010 Fd R5	\$ 0.00	\$ 10,007,515.66
*	Principal Trust Company	Common/Collective Trust Prin Trust Tgt 2020 Fd R5	\$ 0.00	\$ 30,357,408.63
*	Principal Trust Company	Common/Collective Trust Prin Trust Tgt 2030 Fd R5	\$ 0.00	\$ 33,044,472.41
*	Principal Trust Company	Common/Collective Trust Prin Trust Tgt 2040 Fd R5	\$ 0.00	\$ 19,194,082.67
*	Principal Trust Company	Common/Collective Trust Prin Trust Tgt 2050 Fd R5	\$ 0.00	\$ 9,426,166.22
	Prudential Investment Mgmt Svc	Registered Investment Company Prudential Jenn Sm Co A Fund	\$ 0.00	\$ 1,768,167.74
	PEPSICO INC	Corporate Stock - Common PEPSICO INC COM	\$ 0.00	\$ 4,218.83
	PEREGRINE PHARMACEUTICALS INC	Corporate Stock - Common PEREGRINE PHARMACEUTICALS INC COM NEW	\$ 0.00	\$ 695.00
	PERMANENT PORTFOLIO FD INC	Registered Investment Company PERMANENT PORTFOLIO FUND	\$ 0.00	\$ 7,647.50
	PERMIAN BASIN RTY TR	Corporate Stock - Common PERMIAN BASIN RTY TRUNIT BEN INT	\$ 0.00	\$ 2,865.00

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

EIN 54 6487038
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PLAN YEAR 01/01/2014 TO 12/31/2014

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	PERRIGO CO LTD	Corporate Stock - Common PERRIGO CO PLC SHS ISIN#IE00BGH1M568	\$ 0.00	\$ 12,871.32
	PFIZER INC	Corporate Stock - Common PFIZER INC COM	\$ 0.00	\$ 2,585.45
	PIMCO FDS PAC INVT MGMT SER	Registered Investment Company PIMCO ALL ASSET ALL AUTHORITY FUND INST	\$ 0.00	\$ 39,200.86
	PIMCO FDS PAC INVT MGMT SER	Registered Investment Company PIMCO ALL ASSET FUND CLASS D	\$ 0.00	\$ 93,131.68
	PIMCO FDS PAC INVT MGMT SER	Registered Investment Company PIMCO ALL ASSET FUND INSTITUTIONAL CLASS	\$ 0.00	\$ 40,713.97
	PIMCO FDS	Registered Investment Company PIMCO GLOBAL MULTI ASSET FUND INSTL	\$ 0.00	\$ 5,919.61
	PIMCO FDS PAC INVT MGMT SER	Registered Investment Company PIMCO REAL ESTATE REAL RETURN STRATEGYFU	\$ 0.00	\$ 3,185.93
	PIMCO Funds	Registered Investment Company PIMCO Total Return R Fund	\$ 0.00	\$ 6,002,191.92
	PIMCO FDS PAC INVT MGMT SER	Registered Investment Company PIMCO TOTAL RETURN FUND INSTITUTIONAL CIL	\$ 0.00	\$ 14,257.07
	PITNEY BOWES INC	Corporate Stock - Common PITNEY BOWES INC	\$ 0.00	\$ 7,311.00
	PLATFORM SPECIALTY PRODS CORP	Corporate Stock - Common PLATFORM SPECIALTY PRODS CORP COM	\$ 0.00	\$ 11,610.00
	PRANA BIOTECHNOLOGY LTD	Corporate Stock - Common PRANA BIOTECHNOLOGY LTD SPONS ADR ISIN#UJ	\$ 0.00	\$ 1,640.00
	PRIMECAP ODYSSEY FDS	Registered Investment Company PRIMECAP ODYSSEY AGGRESSIVE GROWTH FUND	\$ 0.00	\$ 2,319.29
	PRIMECAP ODYSSEY FDS	Registered Investment Company PRIMECAP ODYSSEY STOCK FUND	\$ 0.00	\$ 8,630.48
*	Principal Trust Company	Common/Collective Trust PRIN TRUST TGT 2060 FD R5	\$ 0.00	\$ 79,237.02

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

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

EIN 54 6487038

PLAN NUMBER 001

PLAN YEAR 01/01/2014 TO 12/31/2014

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	PROTHENA CORPORATION PLC, DUBL	Corporate Stock - Common PROTHENA CORP PLC SHS ISIN#IE00B91XRN20	\$ 0.00	\$ 498.24
	QLIK TECHNOLOGIES INC	Corporate Stock - Common QLIK TECHNOLOGIES INC COM	\$ 0.00	\$ 6,178.00
	QUALCOMM INC	Corporate Stock - Common QUALCOMM INC	\$ 0.00	\$ 3,322.25
	DONNELLEY R R & SONS CO	Corporate Stock - Common R R DONNELLEY & SONSCO COM	\$ 0.00	\$ 3,361.00
	RED HAT INC	Corporate Stock - Common RED HAT INC COM	\$ 0.00	\$ 6,914.00
	REGENERON PHARMACEUTICALS INC	Corporate Stock - Common REGENERON PHARMACEUTICALS INC	\$ 0.00	\$ 6,153.75
	RENEWABLE ENERGY GROUP INC	Corporate Stock - Common RENEWABLE ENERGY GROUP INC COM NEW	\$ 0.00	\$ 446.66
	RITE AID CORP	Corporate Stock - Common RITE AID CORP	\$ 0.00	\$ 3,008.00
	ROYCE FD	Registered Investment Company ROYCE LOW-PRICED STOCK FUND SERVICE CLAS	\$ 0.00	\$ 33,697.44
	RXI PHARMACEUTICALS CORP NEW	Corporate Stock - Common RXI PHARMACEUTICALS CORP NEW COM NEW	\$ 0.00	\$ 105.60
	SEADRILL LIMITED	Corporate Stock - Common SEADRILL LIMITED SHS ISIN#BMG7945E1057	\$ 0.00	\$ 9,552.00
	SELECT SECTOR SPDR TR	Corporate Stock - Common SELECT SECTOR SPDR TR ENERGY	\$ 0.00	\$ 15,832.00
	SELECT SECTOR SPDR TR	Corporate Stock - Common SELECT SECTOR SPDR TR UTILS	\$ 0.00	\$ 804.96
	SEQUENOM INC	Corporate Stock - Common SEQUENOM INC COM NEW	\$ 0.00	\$ 27,195.00
	SHUTTERFLY INC	Corporate Stock - Common SHUTTERFLY INC COM	\$ 0.00	\$ 4,169.50

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

EIN 54 6487038
PLAN NUMBER 001
PLAN YEAR 01/01/2014 TO 12/31/2014

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	SIRIUS XM HLDGS INC	Corporate Stock - Common SIRIUS XM HLDGS INC COM	\$ 0.00	\$ 588.00
	SOLARCITY CORP	Corporate Stock - Common SOLARCITY CORP COM	\$ 0.00	\$ 8,984.64
	SOLAZYME INC	Corporate Stock - Common SOLAZYME INC COM	\$ 0.00	\$ 10,023.30
	SOUTHERN CO	Corporate Stock - Common SOUTHERN CO COM	\$ 0.00	\$ 5,402.10
	SOUTHWEST AIRLS CO	Corporate Stock - Common SOUTHWEST AIRLS CO COM	\$ 0.00	\$ 1,058.00
	SOUTHWESTERN ENERGY CO	Corporate Stock - Common SOUTHWESTERN ENERGY CO COM	\$ 0.00	\$ 1,364.50
	SPDR GOLD TR	Corporate Stock - Common SPDR GOLD TR GOLD SHS	\$ 0.00	\$ 29,530.80
	STARBUCKS CORP	Corporate Stock - Common STARBUCKS CORP COM	\$ 0.00	\$ 161.33
	STILLWATER MNG CO	Corporate Stock - Common STILLWATER MNG CO COM	\$ 0.00	\$ 2,004.64
	STRATASYS LTD	Corporate Stock - Common STRATASYS LTD SHS ISIN#IL0011267213	\$ 0.00	\$ 1,080.43
	STRATTON FDS INC	Registered Investment Company STRATTON SMALL-CAP VALUE FUND	\$ 0.00	\$ 18,582.63
	SYSCO CORP	Corporate Stock - Common SYSCO CORP COM	\$ 0.00	\$ 167.56
	ROME T PRICE CAP APPRECIATION	Registered Investment Company T ROME PRICE CAPITAL APPRECIATION	\$ 0.00	\$ 75,099.82
	ROME T PRICE INTL FDS INC	Registered Investment Company T ROME PRICE EMERGING MARKETS BOND	\$ 0.00	\$ 68,559.03
	ROME T PRICE INTL FDS INC	Registered Investment Company T ROME PRICE EMERGING MARKETS STOCK	\$ 0.00	\$ 27,674.34

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

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AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

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(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	ROME T PRICE SCIENCE &	Registered Investment Company T ROME PRICE HEALTH SCIENCES	\$ 0.00	\$ 18,294.00
	ROME T PRICE REAL ESTATE FD	Registered Investment Company T ROME PRICE REAL ESTATE	\$ 0.00	\$ 3,374.21
	ROME T PRICE SMALL-CAP STK FD	Registered Investment Company T ROME PRICE SMALL CAP STOCK	\$ 0.00	\$ 21,024.88
	TAKE-TWO INTERACTIVE SOFTWARE	Corporate Stock - Common TAKE TWO INTERACTIVESOFTWARE INC CDT COM	\$ 0.00	\$ 8,409.00
	TARGET CORP	Corporate Stock - Common TARGET CORP COM	\$ 0.00	\$ 2,723.12
	TECK RESOURCES LIMITED	Corporate Stock - Common TECK RES LTD CL B SUB VTG ISIN#CA8787422	\$ 0.00	\$ 2,728.00
	TEMPLETON INCOME TR	Registered Investment Company TEMPLETON GLOBAL BOND FUND CLASS R	\$ 0.00	\$ 117,289.07
	TERADATA CORP DEL	Corporate Stock - Common TERADATA CORP DEL COM	\$ 0.00	\$ 4,368.00
	TESLA MTRS INC	Corporate Stock - Common TESLA MTRS INC COM	\$ 0.00	\$ 97,860.40
	TEVA PHARMACEUTICAL INDS LTD	Corporate Stock - Common TEVA PHARMACEUTICAL INDUSTRIES LTD ADR I	\$ 0.00	\$ 2,817.99
	PROFESSIONALLY MANAGED	Registered Investment Company THE OSTERMEIS STRATEGIC INCOME FUND	\$ 0.00	\$ 11,252.11
	TREATY ENERGY CORP	Corporate Stock - Common TREATY ENERGY CORP COM	\$ 0.00	\$ 0.75
	UNDER ARMOUR INC	Corporate Stock - Common UNDER ARMOUR INC CL A COM	\$ 0.00	\$ 6,111.00
	UQM TECHNOLOGIES INC	Corporate Stock - Common UQM TECHNOLOGIES INCCOM	\$ 0.00	\$ 2,343.00
	US BANCORP DEL	Corporate Stock - Common US BANCORP DEL COM	\$ 0.00	\$ 6,818.90

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

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(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	Victory Funds	Registered Investment Company Victory Established Val R Fund	\$ 0.00	\$ 1,119,457.51
	VALLEY NATL BANCORP	Corporate Stock - Common VALLEY NATL BANCORP COM	\$ 0.00	\$ 69,135.20
	VANGUARD ADMIRAL FDS INC	Corporate Stock - Common VANGUARD ADMIRAL FDS INC S&P MIDCAP 400 G	\$ 0.00	\$ 6,384.95
	VANGUARD SPECIALIZED	Registered Investment Company VANGUARD DIVIDEND GROWTH FUND	\$ 0.00	\$ 36,322.44
	VANGUARD INTL EQUITY INDEX FDS	Registered Investment Company VANGUARD EMERGING MARKETS STOCK INDEX FUND	\$ 0.00	\$ 9,501.18
	VANGUARD INDEX FDS	Registered Investment Company VANGUARD EXTENDED MARKET	\$ 0.00	\$ 57,877.08
	VANGUARD QUANTITATIVE FDS	Registered Investment Company VANGUARD GROWTH & INCOME FUND ADMIRAL SH	\$ 0.00	\$ 151,138.62
	VANGUARD FIXED INCOME SECS FD	Registered Investment Company VANGUARD HIGH YIELD CORPORATE BOND FUND	\$ 0.00	\$ 6,539.13
	VANGUARD INDEX FDS	Corporate Stock - Common VANGUARD INDEX FDS VANGUARD SMALL-CAP GR	\$ 0.00	\$ 12,594.00
	VANGUARD INDEX FDS	Registered Investment Company VANGUARD INDEX TRUST TOTAL STOCK MARKET	\$ 0.00	\$ 243,597.84
	VANGUARD FIXED INCOME SECS FD	Registered Investment Company VANGUARD INFLATION PROTECTED SECURITIES	\$ 0.00	\$ 70,356.79
	VANGUARD INTL EQUITY INDEX FDS	Corporate Stock - Common VANGUARD INTL EQUITY INDEX FD INC FTSE ALL	\$ 0.00	\$ 104,966.40
	VANGUARD INTL EQUITY INDEX FDS	Corporate Stock - Common VANGUARD INTL EQUITY INDEX FDS FTSE EMERG	\$ 0.00	\$ 63,071.52
	VANGUARD INDEX FDS	Registered Investment Company VANGUARD MID CAP GROWTH INDEX FUND INVE	\$ 0.00	\$ 104,670.68
	VANGUARD FIXED INCOME SECS FD	Registered Investment Company VANGUARD SHORT-TERM INVESTMENT GRADE FUND	\$ 0.00	\$ 83,081.96

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

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

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(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	VANGUARD INDEX FDS	Registered Investment Company VANGUARD SMALL-CAP INDEX FUND ADMIRAL SH	\$ 0.00	\$ 37,057.90
	VANGUARD SPECIALIZED	Corporate Stock - Common VANGUARD SPECIALIZEDPORTFOLIOS DIVIDEND	\$ 0.00	\$ 22,075.52
	VANGUARD CHESTER FDS	Registered Investment Company VANGUARD TARGET RETIREMENT 2010 FUND	\$ 0.00	\$ 412,617.67
	VANGUARD CHESTER FDS	Registered Investment Company VANGUARD TARGET RETIREMENT 2020 FUND	\$ 0.00	\$ 34,914.04
	VANGUARD STAR FD	Registered Investment Company VANGUARD TOTAL INTERNATIONAL STOCK INDEX	\$ 0.00	\$ 32,527.69
	VANGUARD INDEX FDS	Registered Investment Company VANGUARD TOTAL STOCK MARKET INDEX FUND A	\$ 0.00	\$ 11,215.31
	VANGUARD WHITEHALL FDS	Corporate Stock - Common VANGUARD WHITEHALL FDS HIGH DIVIDEND YTE	\$ 0.00	\$ 20,831.25
	VERIFONE SYS INC	Corporate Stock - Common VERIFONE SYSTEMS INCCOM	\$ 0.00	\$ 9,300.00
	VERIZON COMMUNICATIONS INC	Corporate Stock - Common VERIZON COMMUNICATIONS INC COM	\$ 0.00	\$ 226.76
	VERMILLION INC	Corporate Stock - Common VERMILLION INC COM NEW	\$ 0.00	\$ 3,980.00
	VTPSHOP HLDGS LTD	Corporate Stock - Common VTPSHOP HLDGS LTD SPONS ADR ISIN#US92763	\$ 0.00	\$ 195,400.00
	VTSA INC	Corporate Stock - Common VTSA INC COM CL A	\$ 0.00	\$ 77,873.40
	VTVUS INC	Corporate Stock - Common VTVUS INC COM	\$ 0.00	\$ 4,608.00
	VMWARE INC	Corporate Stock - Common VMWARE INC CL A COM	\$ 0.00	\$ 1,155.28
	W & T OFFSHORE INC	Corporate Stock - Common W & T OFFSHORE INC COM	\$ 0.00	\$ 2,202.00

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

EIN 54-6487038

PLAN NUMBER 001

PLAN YEAR 01/01/2014 TO 12/31/2014

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	WASATCH FDS TR	Registered Investment Company WASATCH LONG/SHORT FUND	\$ 0.00	\$ 60,183.66
	WASTE MGMT INC DEL	Corporate Stock - Common WASTE MGMT INC DEL COM	\$ 0.00	\$ 5,132.00
	WELLS FARGO & CO NEW	Corporate Stock - Common WELLS FARGO & CO NEW COM	\$ 0.00	\$ 14,816.31
	WESTERN UN CO	Corporate Stock - Common WESTERN UN CO COM	\$ 0.00	\$ 6,268.50
	WESTPORT INNOVATIONS INC	Corporate Stock - Common WESTPORT INNOVATIONS INC COM NEW ISIN#CA9	\$ 0.00	\$ 3,740.00
	WINDSTREAM HLDGS INC	Corporate Stock - Common WINDSTREAM HLDGS INCCOM	\$ 0.00	\$ 596.17
	WISDOMTREE INVTS INC	Corporate Stock - Common WISDOMTREE INVTS INCCOM	\$ 0.00	\$ 7,876.81
	WRIGHT MED GROUP INC	Corporate Stock - Common WRIGHT MED GROUP INCCOM	\$ 0.00	\$ 644.88
	WRIGHT MED GROUP INC	Corporate Stock - Preferred WRIGHT MED GROUP INCONTINGENT VALUE RT	\$ 0.00	\$ 478.00
	XEROX CORP	Corporate Stock - Common XEROX CORPORATION	\$ 0.00	\$ 13,860.00
	XYLEM INC	Corporate Stock - Common XYLEM INC COM	\$ 0.00	\$ 9,517.50
	YAHOO INC	Corporate Stock - Common YAHOO INC COM	\$ 0.00	\$ 31,316.20
	ZBB ENERGY CORP	Corporate Stock - Common ZBB ENERGY CORP COM NEW	\$ 0.00	\$ 5,100.00
	ZYNGA INC	Corporate Stock - Common ZYNGA INC CL A	\$ 0.00	\$ 798.00
	3D SYS CORP DEL	Corporate Stock - Common 3D SYS CORP DEL COM NEW	\$ 0.00	\$ 12,326.25

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

AMERICAN CHAMBER OF COMMERCE EXECUTIVES PROFIT

EIN 54-6487038
PLAN NUMBER 001
PLAN YEAR 01/01/2014 TO 12/31/2014

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	Participant Loans	Range of Interest Rates Rates Range From 4.25% To 11.50%	\$ 0.00	\$ 3,274,325.00

Multiple Employer Plan Participating Employer Information

	Participating Employer	EIN	Percent of Total Contributions
3	Taunton Area Chamber of Commerce	04-2016133	0.03%
17	East Mississippi Business Dev Corp	64-0811158	0.20%
39	Lynchburg Regional Chamber of Commerce	54-0165020	0.23%
46	Texarkana Chamber of Commerce	75-0694083	0.12%
77	Mansfield-Richland Area Chamber	34-0375840	0.00%
78	Merrimack Valley Chamber of Commerce	04-1527920	0.19%
123	Berkshire Chamber of Commerce	04-1731190	0.08%
158	Salinas Valley Chamber of Commerce	94-0832000	0.06%
181	Lancaster County Chamber of Commerce	57-0296358	0.05%
184	Blair County Chamber of Commerce	23-0340330	0.10%
187	High Point Chamber of Commerce	56-0473292	0.01%
190	Cape Ann Chamber of Commerce	04-1371800	0.04%
191	Long Beach Area Chamber of Commerce	95-0944550	0.29%
198	Montana Chamber of Commerce	81-0171280	0.22%
203	Central Westmoreland Chamber of Commerce	25-0523468	0.09%
208	Hot Springs Chamber of Commerce	71-0089940	0.33%
219	Jefferson City Area Chamber of Commerce	44-0299950	0.20%
221	Bay County Chamber of Commerce	59-0391375	0.15%
231	Chamber of Commerce Serving Middletown, Monroe & Trenton	31-0506556	0.03%
239	Kingsport Area Chamber of Commerce	62-0446834	0.38%
265	Santa Rosa Chamber of Commerce	94-0842470	0.27%
284	Hagerstown-Washington County Chamber	52-0341110	0.20%
291	Rocky Mount Area Chamber of Commerce	56-0380635	0.11%
322	Douglas-Coffee County Chamber of Commerce	58-0519513	0.15%
356	North Shore Chamber of Commerce	04-1087160	0.14%
360	Michigan City Area Chamber of Commerce	35-0512630	0.03%
363	Bessemer Area Chamber of Commerce	63-0020120	0.00%
392	San Marcos Chamber of Commerce	74-0880672	0.14%
402	Hampton Roads Chamber of Commerce	54-1252997	1.16%
447	Montgomery County Chamber	14-0470600	0.02%
469	The Cabarrus Regional Chamber	56-0285120	0.05%
473	Miami Valley Research Foundation	31-0996772	0.28%
484	Dallas Regional Chamber	75-0223440	2.05%
493	Glendale Chamber of Commerce	95-0775310	0.00%
496	Huntsville Walker Chamber	74-0702260	0.09%
499	St. Cloud Area Chamber of Commerce	41-0517417	0.41%
507	Toombs County Chamber of Commerce	58-1756732	0.15%
535	Greater Conroe/Lake Conroe Area Chamber	74-0792440	0.04%
538	San Angelo Chamber of Commerce	07-5600242	0.16%
561	Georgetown /Scott County Chamber	61-0890066	0.02%
600	Dothan - Houston Chamber of Commerce	63-0060872	0.23%
601	Fall River Area Chamber of Commerce + Industry	04-1298660	0.03%
603	Cleveland/Bradley Chamber of Commerce	62-0162970	0.31%
604	Chapel Hill - Carrboro Chamber of Commerce	56-0798467	0.14%
605	Tuscarawas Chamber of Commerce	34-0697699	0.04%
607	Newark Regional Business Partnership	22-1644616	0.41%
611	Hartford Chamber of Commerce	06-0383300	1.32%
619	Chemung County Chamber of Commerce	16-0421730	0.21%

620	Association of Chamber of Commerce Executives	52-1022025	1.39%
622	Greater Raleigh Chamber of Commerce	56-0370850	1.37%
625	Greater Waterbury Chamber of Commerce	06-0289787	0.25%
627	Medford/Jackson County Chamber of Commerce	93-0197580	0.23%
628	Business Council of Fairfield County	06-0865939	0.60%
632	Manatee Chamber of Commerce, Inc.	59-0979413	0.45%
633	Greater Minneapolis Chamber	41-0414520	0.26%
636	Hilton Head Island-Bluffton Chamber of Commerce	57-0375569	0.75%
637	Daytona Halifax Area Chamber	59-0215990	0.21%
638	Champaign County Chamber of Commerce	37-1269310	0.14%
639	Walnut Creek Chamber	94-1108767	0.27%
640	Burlington/West Burlington Area Chamber of Commerce	42-0161630	0.43%
642	Louisiana Association of Business & Ind (LABI)	72-0780313	1.05%
643	Greater Austin Chamber of Commerce	74-0492475	1.41%
644	Dothan Area Convention + Visitors Bureau	63-1067137	0.14%
645	Greater Louisville, Inc.	61-0434089	0.48%
646	Charleston Regional Development Alliance	57-1015804	0.83%
647	Baton Rouge Area Chamber	72-0126959	1.32%
648	Orange County Chamber	23-7084107	0.80%
649	Greater New Haven Chamber	06-0468900	0.56%
651	Abilene Chamber of Commerce	75-0101260	0.74%
653	San Jose Silicon Valley Chamber	94-1659396	0.39%
654	Alexandria Chamber of Commerce	54-0119410	0.10%
655	Richmond Metropolitan CVB	54-1249192	1.75%
658	Steamboat Springs Chamber Resort Association Inc	84-0394242	0.19%
659	Phoenix Chamber of Commerce	86-0046963	0.61%
662	Schenectady County Chamber of Commerce	14-1041320	0.23%
663	Alexandria Economic Development Partnership	54-1625093	0.53%
668	Orangeburg County Chamber of Commerce	57-0219387	0.03%
669	Saginaw County Chamber of Commerce	38-0995390	0.23%
670	Marshfield Area Chamber of Commerce + Industry	39-1570585	0.29%
671	Greater Jackson Chamber Partnership	64-0180340	0.30%
672	Findlay - Hancock County Chamber of Commerce	34-4232400	0.26%
673	Rockford Chamber of Commerce	36-1695170	0.28%
674	Rockford Area Economic Development Council	36-3055858	0.13%
675	Santa Clara Chamber of Commerce	94-0675790	1.60%
676	Greater Binghamton Chamber	15-0245930	0.61%
677	Joplin Area Chamber of Commerce	44-0304705	0.43%
679	Kentucky Chamber of Commerce	61-0405718	1.38%
681	Greater Providence Chamber of Commerce	05-0203250	0.69%
682	El Centro Chamber of Commerce + Visitors Bureau	95-0706200	0.07%
683	North Central Chamber of Commerce	22-2505324	0.35%
688	Boise Convention & Visitors Bureau	82-0376485	0.04%
691	Muncie - Delaware County Chamber of Commerce	35-0534380	0.49%
692	Delaware Advancement Corporation	31-1111841	0.62%
694	Rowan County Chamber of Commerce	56-0387470	0.16%
696	Metro West Chamber of Commerce	04-1339795	0.13%
697	McAllen Chamber of Commerce	74-0771990	0.47%
699	Jacksonville + The Beaches Convention and Visitors Bureau	59-3281720	0.61%
700	Durham Chamber of Commerce	56-0207530	0.35%
701	Brownsville Chamber of Commerce	74-0530305	0.03%
702	Clear Lake Area Chamber of Commerce	74-1473007	0.21%
709	Greater Johnstown/Cambria Chamber of Commerce	25-0578985	0.16%
712	Eau Claire Area Chamber of Commerce	39-0255585	0.40%

715	Southeast Tourism Society	58-1557360	0.13%
716	Ann Arbor Area Convention + Visitors Bureau	38-3088359	0.35%
718	Lubbock Chamber of Commerce	75-0403180	0.13%
721	Oak Ridge Chamber of Commerce	62-0572006	0.22%
722	Tacoma - Pierce County Chamber	91-0434830	0.31%
725	El Dorado Chamber of Commerce	71-0029610	0.08%
726	Greater Killeen Chamber of Commerce	74-1108561	0.36%
727	Greater Rochester Chamber of Commerce	02-0185370	0.06%
728	Morgan County Economic Development Association	63-0577301	0.12%
731	Clinton County Chamber of Commerce	35-0319923	0.02%
733	Commerce + Industry Association New Jersey	22-0766160	0.49%
734	Darke County Chamber of Commerce	34-4249490	0.03%
735	Grand Island Area Chamber of Commerce	47-0387580	0.10%
736	Wellesley Chamber of Commerce	04-2425557	0.04%
740	Greater Battle Creek/Calhan County Visitors + Convention Bureau	38-3212005	0.12%
741	Ann Arbor/Ypsilanti Regional Chamber of Commerce	38-0303680	0.06%
744	Angelina County Chamber of Commerce	75-0404345	0.23%
747	Scottsdale Chamber of Commerce	86-0113143	0.14%
748	Emporia Area Chamber of Commerce	48-0209380	0.07%
749	Greater Tampa Chamber of Commerce	59-0474960	0.71%
750	Albany Area Chamber of Commerce	58-0134930	0.22%
751	American - Israel Chamber of Commerce	58-1975268	0.14%
752	Greater Boca Raton Chamber of Commerce	59-0667561	0.16%
753	Bartlesville Chamber of Commerce	73-0141220	0.35%
755	Harlingen Area Chamber of Commerce	74-0671129	0.00%
759	Little Rock Regional Chamber of Commerce	71-0108510	0.56%
761	The Carolinas Gateway Partnership	56-1931327	0.15%
765	Starkville Area Chamber of Commerce	64-0789906	0.10%
766	American Lighting Association	36-6069583	0.79%
770	Newton County Chamber of Commerce	58-0899717	0.00%
771	Greater Greer Chamber of Commerce	57-0174128	0.06%
772	Greater Washington Board of Trade Profit Sharing Plan	53-0162570	0.98%
773	Dubuque Area Chamber of Commerce	42-0223700	0.08%
774	Columbia County Chamber of Commerce	14-1599033	0.06%
777	Clarksville Montgomery County Economic Development Council	62-1588013	0.60%
780	Greater Topeka Chamber of Commerce	48-4581270	0.68%
783	Eastern Shore Chamber of Commerce	63-0315293	0.06%
784	Metro South Chamber of Commerce	04-1123000	0.20%
786	St. Louis Regional Chamber	43-0975222	2.39%
789	Johnstown Area Regional Industries	25-1254617	0.43%
791	Fort Smith Chamber of Commerce	71-0029620	0.09%
793	Boise Metro Chamber of Commerce	82-0100595	0.39%
796	Greater Macon Chamber of Commerce	58-0333200	0.31%
797	New Castle County Chamber of Commerce	51-0098307	0.32%
798	Greater Manchester Chamber of Commerce	02-0161920	0.11%
800	Midland Chamber of Commerce	75-0436936	0.79%
801	Independence Chamber of Commerce	44-0196827	0.00%
802	Ypsilanti Area Convention + Visitors Bureau	38-3257057	0.12%
803	Spartanburg Area Chamber	57-0251910	0.52%
804	Enterprise Group of Jackson Inc	38-3326101	0.24%
806	Salina Area Chamber of Commerce	48-0402660	0.36%
807	Hudson County Chamber of Commerce + Industry	22-2262152	0.09%

808	Northwest Indiana Forum, Inc.	35-1467924	0.05%
811	Rockford Area Convention + Visitors Bureau	36-3342710	0.23%
813	Greater Memphis Chamber	62-0291250	1.77%
814	Greenwood Area Chamber of Commerce	57-0173843	0.08%
815	River Bend Growth Association	37-1172615	0.10%
816	Martinsburg - Berkeley County Chamber of Commerce	55-0140178	0.08%
817	Iberville Chamber of Commerce	72-0378123	0.04%
818	Decatur - Morgan County Chamber of Commerce	63-0039360	0.23%
821	Decatur Convention + Visitors Bureau	63-1003684	0.11%
823	York County Economic Alliance	45-3777710	0.66%
824	Fox Cities Chamber of Commerce	39-1248133	0.38%
826	Ulster County Chamber of Commerce	14-1260937	0.15%
828	Greater Atlantic City Chamber of Commerce	21-0398240	0.20%
831	Metropolitan Tulsa Chamber of Commerce	73-0488250	1.88%
832	Springfield Area Chamber of Commerce	44-0501055	0.99%
834	Greater Paterson Chamber of Commerce	22-1187770	0.02%
835	Fort Worth Chamber of Commerce	75-0275060	0.93%
836	Branson/Lakes Area Chamber of Commerce	44-0586242	0.42%
838	Fond Du Lac Area Association of Commerce	39-0284470	0.34%
839	Wichita Falls Board of Commerce + Industry	75-1102461	0.27%
840	Stark Development Board	34-1476938	0.47%
841	Mississippi Gulf Coast Chamber of Commerce	64-0761350	0.13%
843	Greater Shreveport Chamber of Commerce	72-0315700	0.57%
844	Chillicothe Ross Chamber of Commerce	31-4147100	0.15%
845	Georgetown Partnership Inc.	52-2023786	0.43%
848	Oklahoma State Chamber of Commerce	73-1270209	0.85%
849	Mansfield/Richland County Convention + Visitors Bureau	34-1363767	0.10%
850	Lead Brevard, Inc	59-3189067	0.06%
851	Lawrence Chamber of Commerce	48-0305580	0.32%
852	Tri County Area Chamber of Commerce	23-0985000	0.04%
853	Deer Park Chamber of Commerce	74-1715237	0.11%
854	Chamber of Commerce Decatur + Macon County	37-0159790	0.12%
855	Wausau Area Chamber of Commerce	39-0690620	0.31%
856	Billings Area Chamber of Commerce	81-0111570	0.29%
858	Williamsburg Area Chamber	54-0482313	0.48%
859	The Shoals Chamber of Commerce	63-0943956	0.13%
860	Amarillo Chamber of Commerce	75-0109485	0.56%
863	Baldwin County Economic Development	63-1116390	0.10%
864	Springfield Convention & Visitors Bureau	43-1516178	0.63%
865	Harrisburg Regional Chamber	25-1750121	0.66%
866	Michigan West Coast Chamber of Commerce	38-0655230	0.40%
867	Odessa Chamber of Commerce	75-0469860	0.51%
871	Greater Watertown - North Country Chamber of Commerce	15-0486030	0.31%
872	York County Convention + Visitors Bureau	23-1604176	0.28%
873	Cullman Chamber of Commerce	63-0384727	0.04%
879	Amelia Island - Fernandina Beach - Yulee Chamber of Commerce	59-0717156	0.14%
880	Iowa Quad Cities Chamber of Commerce	27-3065786	1.05%
881	Beaumont Chamber of Commerce	74-0504300	0.26%
882	Economic Growth Connection of Westmoreland	25-6076647	0.12%
883	Maryland Chamber of Commerce	52-1784310	0.20%
885	Staten Island Chamber of Commerce	13-5579112	0.05%
886	Greater Providence Convention and Visitors Bureau	05-0487503	0.83%
888	Limestone County Development Association, Inc.	63-0438905	0.15%

889	Chattanooga Area Chamber	62-0154480	2.44%
890	Tunica County Chamber of Commerce	64-0763949	0.08%
892	Northern Kentucky Chamber of Commerce	61-0679408	0.38%
893	Overland Park Chamber of Commerce	48-0687259	0.40%
894	Greater Berks Development Fund	23-6392284	0.39%
895	Monroe Chamber of Commerce	72-0263750	0.16%
896	Baytown Chamber of Commerce	74-1011101	0.12%
898	Chandler Chamber of Commerce	86-0107200	0.08%
905	Regional Business Council	43-1913803	0.40%
906	Bowling Green Area Chamber of Commerce	61-0139152	0.33%
908	Columbus Area Chamber of Commerce	35-0240270	0.71%
911	Nacogdoches County Chamber of Commerce	75-0455970	0.08%
912	Greater Spokane Incorporated	91-0418800	1.14%
913	Greater Lafayette Chamber of Commerce	72-0232780	0.18%
914	United Chamber of Commerce	27-0429139	0.01%
915	Danville Pittsylvania County Chamber of Commerce	54-0188090	0.09%
917	Market Street Services Inc	58-2332974	0.34%
918	Los Angeles Area Chamber of Commerce	95-0947860	1.70%
921	Round Rock Chamber of Commerce	74-1983423	0.40%
923	Phenix City - Russell Chamber of Commerce	63-0241829	0.10%
924	Houma - Terrebonne Chamber of Commerce	72-0404154	0.01%
925	Mohawk Valley Chamber of Commerce	15-0476330	0.03%
926	Oxford-Lafayette County Chamber of Commerce	64-0217637	0.11%
927	Tacoma - Pierce County Sports Commission	94-3154901	0.20%
928	Corridor Nine Area Chamber of Commerce	22-3887369	0.00%
929	Anderson Chamber of Commerce	57-0115330	0.27%
932	Regional Development Company	35-1939664	0.10%
936	Greater Norwalk Chamber of Commerce	06-0289785	0.26%
939	Worthington Area Chamber of Commerce	31-1037348	0.14%
941	Holland Tulip Time Festival Inc.	38-1266660	0.06%
942	Greater Greenville Chamber of Commerce	57-0173240	0.10%
943	The Development Authority of Richmond County	52-1309430	0.10%
944	Harrisonburg Rockingham Chamber of Commerce	54-0241485	0.06%
945	High Point Convention and Visitors Bureau	56-1923880	0.11%
946	Warner Robbins Area Chamber of Commerce	58-0676713	0.04%
949	Carroll County Economic Development Foundation	58-2589709	0.26%
950	Greater Reading Economic Partnership	47-0863420	0.20%
951	Florida Chamber of Commerce	59-0248200	1.93%
952	Medina Area Chamber of Commerce	34-0693547	0.03%
954	Greater Reading Chamber of Commerce	23-1003440	0.50%
956	Austin Area Chamber of Commerce	41-0133918	0.10%
957	Cape Girardeau Area Chamber of Commerce	43-0206170	0.12%
958	Schuylkill Chamber of Commerce	23-0985420	0.06%
959	The Greater Bethesda Chevy Chase Chamber of Commerce	52-0545799	0.03%
960	Greater Florence Chamber of Commerce	57-0125625	0.07%
961	495/Metrowest Corridor Partnership	16-1658406	0.03%
964	Arkansas State Chamber of Commerce	71-0006170	0.65%
969	The Providence Foundation	23-7423032	0.30%
970	Moore County Chamber of Commerce	56-0891756	0.05%
971	Ft. Collins Area Chamber of Commerce	84-0201983	0.18%
973	Hinds County Economic Development Authority	27-3788576	0.48%
974	Holland Area Convention & Visitors Bureau	38-2642783	0.23%
975	Frisco Chamber of Commerce	75-2149200	0.23%
976	Downers Grove Area Chamber of Commerce & Industry	36-2207366	0.09%

977	Pennsylvania Association of Travel & Tourism	45-4645468	0.06%
978	Glenwood Springs Chamber Resort Association	84-0212635	0.17%
981	Arkadelphia Regional Alliance	26-2859118	0.08%
982	Champaign County CVB	37-1167754	0.12%
983	Fayetteville-Cumberland Chamber County Chamber	80-0058724	0.09%
984	Melbourne Palm Bay Area Chamber	59-1166430	0.13%
986	Midland Development Corporation	27-1069506	0.20%
987	North Carolina Chamber	56-0340499	1.01%
988	Sacramento Metropolitan Chamber of Commerce	94-0824600	0.53%
989	West Chambers County Chamber of Commerce	76-0231451	0.05%
990	Tri-State Minority Supplier Development Council	31-1156341	0.00%
991	Greater San Marcos Economic Development Council	80-0624502	0.11%
992	Greater Silver Spring Chamber of Commerce	52-1813227	0.14%
993	Sioux Falls Development Foundation	46-0243934	0.70%
994	Northern Palm Beach County Chamber of Commerce	59-1001660	0.15%
995	St. Tammany-West Chamber of Commerce	72-0573742	0.09%
996	Broken Arrow Chamber of Commerce	73-0534499	0.26%
997	New Orleans Chamber of Commerce	20-0553845	0.18%
998	Leadership Florida	59-3201445	0.31%
999	Bay County Economic Development Alliance	45-4008525	0.06%
1055	Metrocrest Chamber of Commerce	75-1047178	0.00%
1056	Longview Chamber of Commerce	75-0400490	0.22%
1057	Mason City Chamber of Commerce	42-0398820	1.09%
1062	Northern Louisiana Economic Partnership	72-0936419	0.36%
1063	Arkansans for Education Reform Foundation	20-1805180	0.22%
1064	Commerce Lexington, Inc.	61-0258800	0.40%
1068	Chamber of Business & Industry Centre County	25-1196048	0.23%
1069	Greater Easley Chamber of Commerce	57-0293736	0.02%
1070	Dubuque Area Convention and Visitors Bureau	46-3010125	0.08%
1071	Tennessee Chamber of Commerce	62-1236022	0.34%
1072	Fredericksburg Regional Chamber of Commerce	54-0216400	0.12%
1073	New Bedford Area Chamber of Commerce	04-1658850	0.08%
1074	Long Island Association	11-1617383	0.26%
1075	Noble County Chamber of Commerce	31-1068539	0.02%
1076	Cape Cod Chamber of Commerce	04-1148920	1.16%
1077	Gresham Area Chamber of Commerce	93-0336999	0.03%
1078	Wayne Economic Development Council	34-1686471	0.18%
1079	Albany Dougherty Economic Development Commission	26-2878181	0.14%
1082	Jefferson Chamber of Commerce	72-1366389	0.07%
1083	Willsonville Chamber of Commerce	93-0613470	0.06%
1085	Chesterfield County Chamber of Commerce	54-1961707	0.03%
1087	Parker Area Chamber of Commerce	84-0721419	0.04%
1089	Japan American Society of Kentucky, Inc.	61-1134245	0.03%
1090	Leadership Kentucky Foundation, Inc.	31-1096215	0.04%
1091	Oxford Lafayette County Economic Development Foundation, Inc.	64-0824720	0.00%
1093	Gainesville Area Chamber of Commerce	59-0258435	0.02%