

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). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 1.2em; font-weight: bold;">2013</div> <div style="text-align: center; font-weight: bold;">This Form is Open to Public Inspection</div>
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Part I	Annual Report Identification Information
For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013	
A This return/report is for:	☐ a multiemployer plan; ☐ a multiple-employer plan; or ☒ 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 ABC GROUP RETIREMENT SAVINGS PLAN	1b Three-digit plan number (PN) ▶	001
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) ABC GROUP HOLDINGS, INC. 2 NORELCO DRIVE NORTH YORK, CA 92600	1c Effective date of plan 12/01/1990	2b Employer Identification Number (EIN) 62-1364495
	2c Sponsor's telephone number 416-246-1782	2d Business code (see instructions) 326100

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	07/24/2015 Date	LINDA CHALLIS Enter name of individual signing as plan administrator
SIGN HERE	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address; include room or suite number. (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☒ Same as Plan Sponsor Name ☐ Same as Plan Sponsor Address		3b Administrator's EIN	
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		3c Administrator's telephone number 4b EIN 4c PN	
5 Total number of participants at the beginning of the plan year		5	758
6 Number of participants as of the end of the plan year (welfare plans complete only lines 6a , 6b , 6c , and 6d).			
a Active participants		6a	1245
b Retired or separated participants receiving benefits		6b	0
c Other retired or separated participants entitled to future benefits		6c	98
d Subtotal. Add lines 6a , 6b , and 6c		6d	1343
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits		6e	1
f Total. Add lines 6d and 6e		6f	1344
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	818
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	6
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 2T 3D 3H			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ 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>0</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

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
		2013
		This Form is Open to Public Inspection.

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

A Name of plan ABC GROUP RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ABC GROUP HOLDINGS, INC.	D Employer Identification Number (EIN) 62-1364495	

Part I	Service Provider Information (see instructions)
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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	
FIDELITY INVESTMENTS INSTITUTIONAL	
04-2647786	

(b) Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation	
UNION BOND & TRUST COMPANY	1300 SW FIFTH AVENUE SUITE 300 PORTLAND, OR 97201

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65 71	RECORDKEEPER	25197	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
<div style="text-align: center;">(d) Enter name and EIN (address) of source of indirect compensation</div>		
AM CENT GOVT BD INV - AMERICAN CEN 44-0619208	0.25%	
<div style="text-align: center;">(a) Enter service provider name as it appears on line 2</div>		
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
<div style="text-align: center;">(d) Enter name and EIN (address) of source of indirect compensation</div>		
COLUMBIA DIV INC A - COLUMBIA MGT 04-3156901	0.50%	
<div style="text-align: center;">(a) Enter service provider name as it appears on line 2</div>		
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
<div style="text-align: center;">(d) Enter name and EIN (address) of source of indirect compensation</div>		
HARBOR CAP APPR INV - HARBOR SERVI 34-1953399	0.40%	

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
HARBOR INTL INV - HARBOR SERVICES 34-1953399	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
INVS INTL GROWTH R5 - INVESCO INVE 11 GREENWAY PLAZA, SUITE 100 HOUSTON, TX 77046	0.35%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
JPM MID CAP VALUE A - BOSTON FINAN 330 W. 9TH STREET KANSAS CITY, MO 64105	0.50%	

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
LOOMIS SM CP GRTH R - BOSTON FINAN P.O. BOX 8480 BOSTON, MA 02266	0.40%	
(a) Enter service provider name as it appears on line 2		(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
MORLEY STABLE VALUE 93-6274329	0.25%	
(a) Enter service provider name as it appears on line 2		(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
OAKMARK INTL I - BOSTON FINANCIAL P.O. BOX 8480 BOSTON, MA 02266	0.35%	

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		
PIMCO REAL RTN BD AD - BOSTON FINA P.O. BOX 8480 BOSTON, MA 02266	0.28%	
(a) Enter service provider name as it appears on line 2		
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		
PRU/J MID CAP GR A - PRUDENTIAL MU 22-3703799	0.35%	
(a) Enter service provider name as it appears on line 2		
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		
SENTINEL COM STK A - SENTINEL ADMI 03-0316212	0.40%	

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
VIRTUS REAL ESTATE I - VIRTUS FUND 4400 COMPUTER DR. WESTBOROUGH, MA 01581	0.35%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
WFA EMRG MKTS EQ ADM - BOSTON FINA P.O. BOX 8480 BOSTON, MA 02266	0.35%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

Part III **Termination Information on Accountants and Enrolled Actuaries (see instructions)**
(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE 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 <div style="border: 1px solid black; text-align: center; padding: 5px; font-weight: bold; font-size: 1.2em;">2013</div> This Form is Open to Public Inspection.
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For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

A Name of plan <u>ABC GROUP RETIREMENT SAVINGS 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>ABC GROUP HOLDINGS, INC.</u>	D Employer Identification Number (EIN) <u>62-1364495</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>BROKERAGE LINK</u>				
b Name of sponsor of entity listed in (a): <u>FIDELITY INVESTMENTS INSTITUTIONAL</u>				
c EIN-PN <u>04-2647786-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LOOMIS SM CP GRTH R</u>				
b Name of sponsor of entity listed in (a): <u>FIDELITY INVESTMENTS INSTITUTIONAL</u>				
c EIN-PN <u>04-2647786-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>OAKMARK INTL I</u>				
b Name of sponsor of entity listed in (a): <u>FIDELITY INVESTMENTS INSTITUTIONAL</u>				
c EIN-PN <u>04-2647786-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>COLUMBIA DIV INC A</u>				
b Name of sponsor of entity listed in (a): <u>FIDELITY INVESTMENTS INSTITUTIONAL</u>				
c EIN-PN <u>04-2647786-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>PRU/J MID CAP GR A</u>				
b Name of sponsor of entity listed in (a): <u>FIDELITY INVESTMENTS INSTITUTIONAL</u>				
c EIN-PN <u>04-2647786-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>VIRTUR REAL ESTATE I</u>				
b Name of sponsor of entity listed in (a): <u>FIDELITY INVESTMENTS INSTITUTIONAL</u>				
c EIN-PN <u>04-2647786-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>INVS INTL GROWTH RS</u>				
b Name of sponsor of entity listed in (a): <u>FIDELITY INVESTMENTS INSTITUTIONAL</u>				
c EIN-PN <u>04-2647786-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0		

a Name of MTIA, CCT, PSA, or 103-12 IE: [AM CENT GOVT BD INV](#)**b** Name of sponsor of entity listed in (a): [FIDELITY INVESTMENTS INSTITUTIONAL](#)

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [HARBOR INTL INV](#)**b** Name of sponsor of entity listed in (a): [FIDELITY INVESTMENTS INSTITUTIONAL](#)

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [SENTINEL COM STK A](#)**b** Name of sponsor of entity listed in (a): [FIDELITY INVESTMENTS INSTITUTIONAL](#)

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [SPTN 500 INDEX ADV](#)**b** Name of sponsor of entity listed in (a): [FIDELITY INVESTMENTS INSTITUTIONAL](#)

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [FID FREEDOM 2045](#)**b** Name of sponsor of entity listed in (a): [FIDELITY INVESTMENTS INSTITUTIONAL](#)

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [FID FREEDOM 2050](#)**b** Name of sponsor of entity listed in (a): [FIDELITY INVESTMENTS INSTITUTIONAL](#)

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [FID FREEDOM 2055](#)**b** Name of sponsor of entity listed in (a): [FIDELITY INVESTMENTS INSTITUTIONAL](#)

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [FID HIGH INCOME](#)**b** Name of sponsor of entity listed in (a): [FIDELITY INVESTMENTS INSTITUTIONAL](#)

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [FID TOTAL BOND](#)**b** Name of sponsor of entity listed in (a): [FIDELITY INVESTMENTS INSTITUTIONAL](#)

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: [FID FREEDOM 2005](#)**b** Name of sponsor of entity listed in (a): [FIDELITY INVESTMENTS INSTITUTIONAL](#)

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: FID FREEDOM 2015**b** Name of sponsor of entity listed in (a): FIDELITY INVESTMENTS INSTITUTIONAL

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: FID FREEDOM 2025**b** Name of sponsor of entity listed in (a): FIDELITY INVESTMENTS INSTITUTIONAL

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: FID FREEDOM 2035**b** Name of sponsor of entity listed in (a): FIDELITY INVESTMENTS INSTITUTIONAL

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: FID SMALL CAP VALUE**b** Name of sponsor of entity listed in (a): FIDELITY INVESTMENTS INSTITUTIONAL

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: SPTN EXT MKT IDX ADV**b** Name of sponsor of entity listed in (a): FIDELITY INVESTMENTS INSTITUTIONAL

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: FID SM CAP DISCOVERY**b** Name of sponsor of entity listed in (a): FIDELITY INVESTMENTS INSTITUTIONAL

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: FID FREEDOM 2040**b** Name of sponsor of entity listed in (a): FIDELITY INVESTMENTS INSTITUTIONAL

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: MORLEY STABLE VALUE**b** Name of sponsor of entity listed in (a): UNION BOND & TRUST COMPANY

c EIN-PN 93-6274329-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 305439
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a Name of MTIA, CCT, PSA, or 103-12 IE: MORLEY STABLE VALUE**b** Name of sponsor of entity listed in (a): FIDELITY INVESTMENTS INSTITUTIONAL

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: PIMCO REAL RTN BS AD**b** Name of sponsor of entity listed in (a): FIDELITY INVESTMENTS INSTITUTIONAL

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: JPM MID CAP VALUE A**b** Name of sponsor of entity listed in (a): FIDELITY INVESTMENTS INSTITUTIONAL

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: WFA EMRG MKTS EQ ADM**b** Name of sponsor of entity listed in (a): FIDELITY INVESTMENTS INSTITUTIONAL

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: FID BALANCED**b** Name of sponsor of entity listed in (a): FIDELITY INVESTMENTS INSTITUTIONAL

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: FID LOW PRICED STK**b** Name of sponsor of entity listed in (a): FIDELITY INVESTMENTS INSTITUTIONAL

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: FID FREEDOM INCOME**b** Name of sponsor of entity listed in (a): FIDELITY INVESTMENTS INSTITUTIONAL

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: FID FREEDOM 2000**b** Name of sponsor of entity listed in (a): FIDELITY INVESTMENTS INSTITUTIONAL

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: FID FREEDOM 2010**b** Name of sponsor of entity listed in (a): FIDELITY INVESTMENTS INSTITUTIONAL

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: FID FREEDOM 2020**b** Name of sponsor of entity listed in (a): FIDELITY INVESTMENTS INSTITUTIONAL

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: FID FREEDOM 2030**b** Name of sponsor of entity listed in (a): FIDELITY INVESTMENTS INSTITUTIONAL

c EIN-PN 04-2647786-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2013 This Form is Open to Public Inspection
For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013		
A Name of plan ABC GROUP RETIREMENT SAVINGS PLAN		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 ABC GROUP HOLDINGS, INC.		D Employer Identification Number (EIN) 62-1364495

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	0	0
(2) Participant contributions.....	1b(2)	0	0
(3) Other.....	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	10336	70766
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other.....	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common.....	1c(4)(B)	34050	27102
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property).....	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans.....	1c(8)	64683	277047
(9) Value of interest in common/collective trusts	1c(9)	101691	305439
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities.....	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	4397554	6019533
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	0	0

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	4608314	6699887

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	4608314	6699887
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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) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	108152	
(B) Participants	2a(1)(B)	1157133	
(C) Others (including rollovers)	2a(1)(C)	237413	
(2) Noncash contributions	2a(2)	0	1502698
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	2	
(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)	6179	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		6181
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	381	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	261364	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		261745
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	133854	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	128761	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		5093
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	-1851	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-1851

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		1934
(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)		597131
c Other income.....	2c		0
d Total income. Add all income amounts in column (b) and enter total.....	2d		2372931

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	242198	
(2) To insurance carriers for the provision of benefits.....	2e(2)	0	
(3) Other.....	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		242198
f Corrective distributions (see instructions).....	2f		5333
g Certain deemed distributions of participant loans (see instructions).....	2g		8037
h Interest expense.....	2h		0
i Administrative expenses: (1) Professional fees.....	2i(1)	0	
(2) Contract administrator fees.....	2i(2)	0	
(3) Investment advisory and management fees.....	2i(3)	0	
(4) Other.....	2i(4)	25790	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		25790
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		281358

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		2091573
l Transfers of assets:			
(1) To this plan.....	2l(1)		0
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

(1) ☐ Unqualified (2) ☐ Qualified (3) ☒ 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: GREENWALT CPAS, INC.

(2) EIN: 35-1489521

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.).....

	Yes	No	Amount
4a	X		70370

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
4b		X	

	Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
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	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		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.		X	

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

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

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

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

Part V Trust Information (optional)

6a Name of trust	6b Trust's EIN

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2013 This Form is Open to Public Inspection.
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For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

A Name of plan <u>ABC GROUP RETIREMENT SAVINGS 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>ABC GROUP HOLDINGS, INC.</u>	D Employer Identification Number (EIN) <u>62-1364495</u>

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>04-6568107</u>	
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a Enter the percentage of plan assets held as:
 Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____



Greenwalt CPAs, Inc.
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To the Retirement Investment Committee and Management of
ABC Group Retirement Savings Plan:

Except as discussed in the following paragraph, in planning and performing our audits of the financial statements of ABC Group Retirement Savings Plan (the Plan) as of December 31, 2013 and 2012, and for the year ended December 31, 2013 and the six months ended December 31, 2012, in accordance with auditing standards generally accepted in the United States of America, we considered the Plan's internal control over financial reporting (internal control) as a basis for designing auditing procedures that are appropriate in the circumstances for the purpose of issuing our report on the financial statements, but not for the purpose of expressing our opinion on the effectiveness of the Plan's internal control. Accordingly, we do not express an opinion on the effectiveness of the Plan's internal control.

We were engaged to perform DOL limited-scope audits of those financial statements 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. Our audit did not include all of the procedures required by auditing standards generally accepted in the United States of America and did not include a consideration of internal control relating to the information summarized in Note 3 to those financial statements. Because of the significance of the information we did not audit, we were unable to, and did not, express an opinion on those financial statements.

Our consideration of internal control was for the limited purpose described in the preceding paragraphs and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and, therefore, material weaknesses or significant deficiencies may exist that were not identified. However, as discussed below, we identified certain deficiencies in internal control that we consider to be material weaknesses and other deficiencies that we consider to be significant deficiencies.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A material weakness is a deficiency or combination of deficiencies in internal control, such that there is a reasonable possibility that a material misstatement of the Plan's financial statements will not be prevented, or detected and corrected, on a timely basis. We consider the following deficiencies in the Plan's internal control to be material weaknesses:

Timely remittance of employee contributions:

During our audit, it was noted that sufficient controls are not in place to ensure participant contributions are remitted to the trust in a timely manner. Department of Labor (DOL) Regulation 2510.3-102 requires that participant contributions be remitted to the Plan on the earliest date on which they can be reasonably segregated from the company's general assets, but in no event later than the 15th business day following the end of the month in which amounts are contributed by employees or withheld from their wages. Failure to remit participant contributions to the Plan in a timely manner results in prohibited transactions which must be separately reported to the DOL and may result in lost earnings for the Plan and penalties to the Plan Sponsor. We recommend that the Plan Sponsor review the procedures involved in remittance of participant contributions to the Plan and institute the necessary controls to ensure participant contributions are remitted timely. A written remittance policy should be created and followed. We also recommend the Plan self-correct all untimely remittances. In addition, we also recommend the individual division payroll managers use a payroll remittance schedule and submit it to the Payroll & Benefits Manager for review and

formal approval. This will also allow the Company to identify late remittances prior to the audit, which will benefit the Company by reducing the amount of lost earnings to be paid. We also recommend the individual division payroll managers keep electronic documentation to support the percentage deferred on the remittance schedule since Fidelity only shows employee's current deferral not their historical deferrals.

Proper remittance of employee contributions:

During our testing of employee contributions, we noted participants whose employee contribution amount per payroll was different than the amount deposited or was never remitted to the participant's account. Management has not made these participants whole by remitting the deferral amount and the related earnings thereon for the employees to the trust. We recommend management implement policies and procedures to review all participant contribution remittances to ensure that the participant accounts are in agreement with contributions per payroll. Total remittances per payroll should be traced to the trust deposits on a periodic basis by division. We also recommend the Plan self-correct all deferrals not remitted to the plan yet.

Timely reconciliation of contributions:

During our audit, we noted that the contributions per the payroll reports and the census did not agree with the total contributions per the administration report. Failure to reconcile these reports and statements may result in a material misstatement or omission in the Plan's financial statements and/or Form 5500 that would not be prevented, detected or corrected on a timely basis. We recommend that these amounts be reconciled on a periodic basis and that differences be investigated by management.

Financial statement knowledge:

The Plan does not benefit from having an individual in management who has the ability to prepare full-disclosure financial statements in accordance with generally accepted accounting principles (GAAP) as it relates to the Plan. We, as your independent auditors, are able to continue drafting your financial statements as a service to you. However, to comply with Independence rules we cannot serve as your control function to ensure that your financial statements are in conformity with GAAP. The Plan will need to determine the cost/benefit of correcting this control deficiency.

A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance. We consider the following deficiencies in the Plan's internal control to be significant deficiencies:

Remittance of loan payments:

During our audit of contribution and loan remittances from payroll to the trust, we noted that loan amounts were withheld from payroll for various employees throughout the year; however, the monies were not remitted to the trust at the beginning of the plan year and the missed amounts were not remitted until August 2013. We recommend management implement policies and procedures to review all participant loan remittances compared to payroll to ensure that the participant accounts are in agreement with loans per payroll. Total remittances for loans per payroll should be traced to the amounts remitted to the trust on a periodic basis by division.

Timing of auto enrollment and calculation employee contributions:

During audit procedures performed on employee contributions, we noted several instances where the employee contributions did not begin on the proper date. For example, in one case the employee auto enrolled at 3% starting on March 1, 2013 and contributions were not withheld until the first pay in September 2013. We also noted several instances where the employee contributions did not match based on the employee contribution election on Fidelity. It is the Plan Sponsor's responsibility to ensure compliance with the plan document and participant instructions in the administration of the Plan.

We recommend management implement policies and procedures to periodically compare all participant elections on Fidelity to elections per payroll by division. We would also recommend that payroll managers for each division formally approve them after comparison and retain them for documentation.

During our audit, we also became aware of another deficiency in internal control other than a significant deficiency or material weakness, and the following other matter is an opportunity for strengthening internal controls and operating efficiency:

Missing files for fuel divisions:

We noted during the audit of the Plan that several employee personnel files and payroll information could not be provided due to a strained relationship that exists between the Plan Sponsor and the purchasing company. We recommend the Company enhance its existing processes to maintain and retain employee personnel files and payroll information for each employee even if a division is sold. The files should be retained in a secure location and filed centrally, if necessary.

Internal controls over forfeiture account:

During our audit of the participant statements, the forfeiture account had a balance of \$12,134.18 and \$7,070 as of December 31, 2013 and 2012, respectively. The plan document states that any leftover forfeitures should first be used to offset the Plan's administrative expenses; then any remaining amounts should be used to reduce employer contributions. It is the Plan Sponsor's responsibility to ensure compliance with the plan document. We recommend going forward the forfeiture account be used in accordance with the plan document.

This communication is intended solely for the information and use of the Retirement Investment Committee, Plan Management, the Plan Trustee and others within the Plan, and is not intended to be, and should not be, used by anyone other than these specified parties.

Greenwald CPAs, Inc.

July 20, 2015



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To the Retirement Investment Committee and Management of
ABC Group Retirement Savings Plan:

We have conducted DOL limited-scope audits of the financial statements of ABC Group Retirement Savings Plan (the Plan) for the year ended December 31, 2013 and the six months ended December 31, 2012 and have issued our report thereon dated July 20, 2015. 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 to those financial statements. Because of the significance of the information that we did not audit, we are unable to, and have not, expressed an opinion on those financial statements and supplemental schedules as a whole. We did, however, audit 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, in accordance with auditing standards generally accepted in the United States of America and found them to be presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards, as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our letter to you dated April 22, 2014. Professional standards also require that we communicate to you the following information related to our audit.

Significant Audit Findings

Qualitative Aspects of Accounting Practices

You are responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the Plan are described in Note 2 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during 2013 and the six months ended December 31, 2012. We noted no transactions entered into by the Plan during the year ended December 31, 2013 and the six months ended December 31, 2012 for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements and are based on your knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. There are no significant accounting estimates included in the Plan's financial statements.

The financial statement disclosures are neutral, consistent, and clear.

Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in performing and completing our audit.

Corrected Misstatements

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. There were no corrected misstatements which had an impact on the financial statements that were brought to our attention as a result of audit procedures.

Disagreements with Management

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

Other Matters

With respect to the supplementary information accompanying the financial statements, we made certain inquiries of you and evaluated the form, content, and methods of preparing the information to determine that the information complies with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the method of preparing it has not changed from the prior period, and the information is appropriate and complete in relation to our audit of the financial statements. We compared and reconciled the supplementary information to the underlying accounting records used to prepare the financial statements or to the financial statements themselves.

We were pleased to serve the Plan as its independent auditor for the year ended December 31, 2013 and the six months ended December 31, 2012, and look forward to our continued relationship. We provide the above information to assist you in performing your oversight responsibilities and would be pleased to discuss this letter or any matters further, should you desire. This information is intended solely for the use of the Retirement Investment Committee, management of the Plan, the Plan trustee, and is not intended to be, and should not be, used by anyone other than these specified parties.

Greenwald CPAs, Inc.

July 20, 2015

ABC GROUP RETIREMENT SAVINGS PLAN

FINANCIAL STATEMENTS

Together with Independent Auditors' Report

DECEMBER 31, 2013 AND 2012

GREENWALT^{CPAs}

We Deliver Peace of Mind

ABC GROUP RETIREMENT SAVINGS PLAN

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DECEMBER 31, 2013 AND 2012

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INDEPENDENT AUDITORS' REPORT

To the Plan Participants and Plan Administrator of the
ABC Group Retirement Savings Plan:

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of ABC Group Retirement Savings Plan (the Plan), which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statements of changes in net assets available for benefits for the year ended December 31, 2013 and the six months ended December 31, 2012, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the 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 was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of December 31, 2013 and 2012, and for the year ended December 31, 2013 and the six months ended December 31, 2012, 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.

Other Matter

The supplemental schedules of delinquent participant contributions and assets (held at end of year), as of December 31, 2013 and 2012, and for the year ended December 31, 2013 and the six months ended December 31, 2012, 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 the supplemental schedules referred to above.

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

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

Greenwalt CPAs, Inc.

Indianapolis, Indiana
July 20, 2015

ABC GROUP RETIREMENT SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2013 AND 2012

	<u>2013</u>	<u>2012</u>
ASSETS		
Investments, at fair value:		
Registered investment companies	\$ 6,019,533	\$ 4,397,554
Common collective trust	305,439	101,691
Self-directed brokerage accounts	<u>97,868</u>	<u>44,386</u>
<i>Total investments</i>	<u>6,422,840</u>	<u>4,543,631</u>
Contributions receivable		
Employer	247,202	108,034
Participant	<u>24,136</u>	<u>37,039</u>
<i>Total contributions receivable</i>	<u>271,338</u>	<u>145,073</u>
Notes receivable from participants	<u>277,047</u>	<u>64,683</u>
<i>Total assets</i>	<u>6,971,225</u>	<u>4,753,387</u>
LIABILITIES		
Excess contribution refunds payable	<u>22,412</u>	<u>7,371</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 6,948,813</u></u>	<u><u>\$ 4,746,016</u></u>

ABC GROUP RETIREMENT SAVINGS PLAN**STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS****FOR THE YEAR ENDED DECEMBER 31, 2013 AND THE SIX MONTHS ENDED DECEMBER 31, 2012**

	<u>2013</u>	<u>2012</u>
ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Employer contributions	\$ 247,320	\$ 108,034
Participant contributions	1,144,230	507,288
Rollovers	<u>237,413</u>	<u>46,344</u>
<i>Total contributions</i>	<u>1,628,963</u>	<u>661,666</u>
Interest income and dividends	267,926	90,006
Net appreciation in value of interest in registered investment companies	597,131	202,843
Net appreciation in value of common collective trust	1,934	255
Net appreciation (depreciation) in value of self-directed brokerage accounts	3,242	(7,794)
Net appreciation in value of interest in pooled separate accounts	<u>-</u>	<u>186,289</u>
<i>Total investment income</i>	<u>870,233</u>	<u>471,599</u>
<i>Total additions</i>	<u>2,499,196</u>	<u>1,133,265</u>
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits paid to participants	250,235	261,235
Corrective distributions	20,374	11,130
Administrative expenses	<u>25,790</u>	<u>9,677</u>
<i>Total deductions</i>	<u>296,399</u>	<u>282,042</u>
Net increase	2,202,797	851,223
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of year	<u>4,746,016</u>	<u>3,894,793</u>
End of year	<u>\$ 6,948,813</u>	<u>\$ 4,746,016</u>

ABC GROUP RETIREMENT SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2013 AND 2012

1. DESCRIPTION OF THE PLAN

The following description of the ABC Group Retirement Savings Plan (the Plan) provides only general information. Reference should be made to the plan agreement for a more complete description of the Plan's provisions. The Plan was created as a deferred-compensation, profit sharing thrift plan under Section 401(k) of the Internal Revenue Code. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

GENERAL

The Plan is a defined contribution plan that covers substantially all eligible employees of ABC Group Holdings, Inc., and its wholly owned subsidiaries ABC Technologies, Inc., Salga Plastics, Inc., ABC Group Fuel Systems, Inc., ABC Group Sales & Marketing, Undercar Products Group, Inc. and ABC Automotive Systems, Inc. (collectively known as the "Company"). All employees, age twenty-one or older, are eligible to make deferral contributions after one year of service, consisting of 1,000 hours, and eligible to receive employer matching contributions after one year of service, consisting of 1,000 hours, if employed on the last day of the plan year.

CONTRIBUTIONS

Each year, participants can contribute amounts to the Plan not to exceed the lesser of 75% of the participants' pretax annual earnings or the maximum amount permitted by the Internal Revenue Service (IRS). Participant payroll contribution rates may be changed monthly, and the allocation of contributions between funds may be changed at any time. Participant contributions and any earnings will be taxable to the participants when withdrawn. The Plan also provides for a discretionary match whereby the Company, at its discretion, may contribute annually an amount not to exceed the lesser of \$2,500 or 25% of the participant's contribution.

Contributions received from participants for the year ended December 31, 2013, and the six months ended December 31, 2012, include payments of \$15,041 and \$7,371, respectively, that represent excess contributions that will be refunded to certain participants during the year ended December 31, 2014, as required to satisfy the relevant nondiscrimination provisions of the Plan.

PARTICIPANTS' ACCOUNTS

Each participant's account is credited with the participant's contribution, allocations of the Company's matching contributions, allocations of the Company's additional discretionary contribution, and plan earnings/losses. Allocations are based on participant earnings/losses of account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

ABC GROUP RETIREMENT SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2013 AND 2012

1. DESCRIPTION OF THE PLAN, CONTINUED

VESTING

Participants are immediately vested in their voluntary contributions plus actual earnings/losses thereon. Vesting in the Company's discretionary match contributions portion of their account plus earnings/losses thereon is 100% after three years of credited service. Prior to the current Adoption Agreement, the Company could make employer discretionary profit sharing contributions into the Plan. Vesting in those discretionary profit sharing contributions plus earnings/losses thereon is 100% after three years of credited service.

NOTES RECEIVABLE FROM PARTICIPANTS

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50 percent of their account balance. The loans are secured by the balance in the participant's account. The loan interest rate is set at 1 percent above the prime rate, as defined. Principal and interest is paid through payroll deductions by participants.

PAYMENT OF BENEFITS

On termination of service due to death, disability, retirement, or for other reasons, a participant may elect to receive either a lump sum amount equal to the value of the participant's vested interest in his or her account, or have the vested balance rolled over into an Individual Retirement Account (IRA).

FORFEITED ACCOUNTS

Forfeitures are first used to offset plan expenses and then used to offset future employer contributions. At December 31, 2013 and 2012, forfeited nonvested accounts totaled \$12,134 and \$7,070, respectively.

PLAN ADMINISTRATION

The Company is the administrator of the Plan, and as such, carries out the duties imposed by ERISA. The administrator has delegated certain responsibilities for the operation and administration of the Plan. A portion of both the professional fees and the administrative expenses of the Plan are paid by the Company.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

BASIS OF ACCOUNTING AND USE OF ESTIMATES

These statements have been prepared on the accrual basis of accounting. The preparation of statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

ABC GROUP RETIREMENT SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2013 AND 2012

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, CONTINUED

INVESTMENTS VALUATION AND INCOME RECOGNITION

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Plan management determines the Plan's valuation policies utilizing information provided by the trustee. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Changes in the difference between cost and quoted market value of investments are reflected as net appreciation and/or depreciation in value of investments in the Statements of Changes in Net Assets Available for Benefits.

PAYMENTS OF BENEFITS

Benefits are recorded when paid.

NOTES RECEIVABLE FROM PARTICIPANTS

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

SUBSEQUENT EVENTS

Subsequent events have been evaluated by management through July 20, 2015, which is the date the financial statements were available to be issued.

3. INFORMATION PREPARED AND CERTIFIED BY TRUSTEE

The following information on investments and all related net appreciation and/or depreciation, interest and dividends included in the accompanying financial statements and supplemental schedules was obtained from data that has been prepared by and certified to as complete and accurate by Fidelity Management Trust Company (FMTc).

	<u>2013</u>		<u>2012</u>	
Fidelity Freedom 2020	\$ 971,097	*	\$ 622,730	*
Fidelity Freedom 2030	934,960	*	874,389	*
Fidelity Freedom 2040	685,312	*	483,013	*
Fidelity Freedom 2025	518,857	*	444,299	*
Fidelity Freedom 2035	1,155,019	*	867,935	*
Other	<u>2,157,595</u>		<u>1,251,265</u>	
	<u>\$ 6,422,840</u>		<u>\$ 4,543,631</u>	

* Investment represents 5% or more of the Plan's net assets.

ABC GROUP RETIREMENT SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2013 AND 2012

3. INFORMATION PREPARED AND CERTIFIED BY TRUSTEE, CONTINUED

During the year ended December 31, 2013 and the six months ended December 31, 2012, interest received from investments totaled \$6,181 and \$395, respectively. The Plan also received dividends which totaled \$261,745 and \$89,611 for the year ended December 31, 2013, and the six months ended December 31, 2012, respectively.

4. FAIR VALUE OF FINANCIAL INSTRUMENTS

FASB ASC 820, Fair Value Measurements and Disclosures, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value, giving highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurement) and lowest priority to unobservable inputs (level 3 measurements).

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2013 and the six months ended December 31, 2012.

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

Self-directed brokerage accounts: Valued at the daily closing price as reported by the fund. A self-directed program is one that allows participants to invest their account balances in any investment, as permitted by the Plan and in accordance with ERISA.

Common collective trust: Valued at the NAV of units of a bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchased and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

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

ABC GROUP RETIREMENT SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2013 AND 2012

4. FAIR VALUE OF FINANCIAL INSTRUMENTS, CONTINUED

Assets Measured at Fair Value on a Recurring Basis

	<u>2013 Totals</u>	<u>Quoted Prices in Active Markets for Identical Assets (Level 1)</u>	<u>Significant Other Observable Inputs (Level 2)</u>	<u>Significant Unobservable Inputs (Level 3)</u>
Mutual funds:				
Domestic stock funds	\$ 5,682,673	\$ 5,682,673	\$ -	\$ -
International stock funds	41,174	41,174	-	-
Mid-cap growth	3,891	3,891	-	-
Real estate	60,441	60,441	-	-
Government bond	1,595	1,595	-	-
Inflation-protected bond	17,222	17,222	-	-
Retirement income	18,641	18,641	-	-
High yield bond	155,973	155,973	-	-
Intermediate term bond	<u>37,923</u>	<u>37,923</u>	<u>-</u>	<u>-</u>
Total mutual funds	6,019,533	6,019,533	-	-
Common collective trust	305,439	-	305,439	-
Self-directed brokerage accounts	<u>97,868</u>	<u>97,868</u>	<u>-</u>	<u>-</u>
Totals	<u>\$ 6,422,840</u>	<u>\$ 6,117,401</u>	<u>\$ 305,439</u>	<u>\$ -</u>

ABC GROUP RETIREMENT SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2013 AND 2012

4. FAIR VALUE OF FINANCIAL INSTRUMENTS, CONTINUED

	<u>2012 Totals</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Mutual funds:				
Domestic stock funds	\$ 4,132,307	\$ 4,132,307	\$ -	\$ -
International stock funds	27,738	27,738	-	-
Mid-cap growth	1,871	1,871	-	-
Real estate	51,540	51,540	-	-
Government bond	19,958	19,958	-	-
Inflation-protected bond	80,328	80,328	-	-
Retirement income	4,738	4,738	-	-
High yield bond	43,329	43,329	-	-
Intermediate term bond	<u>35,745</u>	<u>35,745</u>	<u>-</u>	<u>-</u>
Total mutual funds	4,397,554	4,397,554	-	-
Common collective trust	101,691	-	101,691	-
Self-directed brokerage accounts	<u>44,386</u>	<u>44,386</u>	<u>-</u>	<u>-</u>
Totals	<u>\$ 4,543,631</u>	<u>\$ 4,441,940</u>	<u>\$ 101,691</u>	<u>\$ -</u>

Fair Value of Investments in Entities that Use NAV

The following table summarizes investments measured at fair value based on NAV per share as of December 31, 2013 and 2012, respectively.

	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency (if currently eligible)</u>	<u>Redemption Notice Period</u>
<u>December 31, 2013</u>				
Common collective trust-				
Morley Stable Value	\$ 305,439	n/a	Daily	30 days
<u>December 31, 2012</u>				
Common collective trust-				
Morley Stable Value	\$ 101,691	n/a	Daily	30 days

ABC GROUP RETIREMENT SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2013 AND 2012

5. INCOME TAX STATUS

The IRS has determined as indicated in a letter dated October 9, 2003, that the prototype plan used by the Plan is designed in accordance with applicable sections of the Internal Revenue Code (the Code). The prototype plan has been amended since receiving the determination letter. However, the plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan, as amended and restated, is qualified and the related trust is tax exempt.

The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2010.

6. PLAN TERMINATION

Although the Company has not expressed any intent to do so, it has the right, under the Plan, to discontinue its contributions and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants will become 100% vested in their accounts.

7. PARTY-IN-INTEREST TRANSACTIONS

Parties-in-interest are defined under Department of Labor regulations as any fiduciary of the Plan, any party rendering service to the Plan, the employer and certain others. Certain plan investments are shares of mutual funds and a money market fund managed by FMTC.

FMTC is the trustee as defined by the Plan, and therefore, these transactions qualify as party-in-interest transactions. In addition, the professional fees and administrative expenses of the Plan paid by the Company for the year ended December 31, 2013 and the six months ended December 31, 2012, qualify as party-in-interest transactions and totaled \$25,790 and \$9,677, respectively. The Plan also holds notes receivable from participants, which qualify as party-in-interest transactions.

8. CHANGE IN PLAN YEAR

Effective July 1, 2012, the Plan switched from a fiscal to calendar year end. This change resulted in the Plan having to file a six month short year ending December 31, 2012.

9. 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, 2013 and 2012 to Form 5500:

	<u>2013</u>	<u>2012</u>
Net assets available for benefits per the financial statements	\$ 6,948,813	\$ 4,746,016
Contributions receivable at end of year not included in Form 5500	(271,338)	(145,073)
Liabilities at end of year not included in Form 5500	<u>22,412</u>	<u>7,371</u>
Net assets available for benefits per Form 5500	<u>\$ 6,699,887</u>	<u>\$ 4,608,314</u>

ABC GROUP RETIREMENT SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2013 AND 2012

9. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500, CONTINUED

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

	<u>Participant</u>	<u>Employer</u>
Contributions per the financial statements	\$ 1,144,230	\$ 247,320
Contributions receivable at beginning of year not recorded on Form 5500	37,039	108,034
Contributions receivable at end of year not recorded on Form 5500	<u>(24,136)</u>	<u>(247,202)</u>
Contributions per Form 5500	<u>\$ 1,157,133</u>	<u>\$ 108,152</u>

The following is a reconciliation of participant and employer contributions per the financial statements to the Form 5500 for the six months ended December 31, 2012:

	<u>Participant</u>	<u>Employer</u>
Contributions per the financial statements	\$ 507,288	\$ 108,034
Contributions receivable at beginning of year not recorded on Form 5500	15,327	108,951
Contributions receivable at end of year not recorded on Form 5500	<u>(37,039)</u>	<u>(108,034)</u>
Contributions per Form 5500	<u>\$ 485,576</u>	<u>\$ 108,951</u>

The following is a reconciliation of corrective distributions per the financial statements to the Form 5500 for the year ended December 31, 2013 and for the six months ended December 31, 2012:

	<u>2013</u>	<u>2012</u>
Corrective distributions paid per the financial statements	\$ 20,374	\$ 11,130
Liabilities at beginning of year not recorded on Form 5500	7,371	11,645
Liabilities at end of year not recorded on Form 5500	<u>(22,412)</u>	<u>(7,371)</u>
Corrective distributions paid per Form 5500	<u>\$ 5,333</u>	<u>\$ 15,404</u>

ABC GROUP RETIREMENT SAVINGS PLAN

EMPLOYER IDENTIFICATION NUMBER 62-1364495

PLAN NUMBER 001

SCHEDULE H, LINE 4A - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

FOR THE YEAR ENDED DECEMBER 31, 2013

Participant Contributions Transferred Late to Plan	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check Here if Late Participant Loan Repayments are included: ☐	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
		\$70,370		

ABC GROUP RETIREMENT SAVINGS PLAN

EMPLOYER IDENTIFICATION NUMBER 62-1364495

PLAN NUMBER 001

SCHEDULE H, LINE 4A - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

FOR THE SIX MONTHS ENDED DECEMBER 31, 2012

Participant Contributions Transferred Late to Plan	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check Here if Late Participant Loan Repayments are included: ☐	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
		\$28,239		

ABC GROUP RETIREMENT SAVINGS PLAN

EMPLOYER IDENTIFICATION NUMBER 62-1364495

PLAN NUMBER 001

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

DECEMBER 31, 2013

(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
	Morley Stable Value	Common/Collective Trust	N/A	<u>\$ 305,439</u>
	Loomis Small Cap Growth R	Registered Investment Company	N/A	1,571
	Oakmark International I	Registered Investment Company	N/A	22,027
	Columbia Dividend Income A	Registered Investment Company	N/A	15,699
	Prudential Jennison Mid Cap Growth A	Registered Investment Company	N/A	3,891
	Virtus Real Estate I	Registered Investment Company	N/A	60,441
	Invesco International Growth R5	Registered Investment Company	N/A	9,252
	American Century Government Bond Inv	Registered Investment Company	N/A	1,595
	Harbor International Investor	Registered Investment Company	N/A	1,435
	Sentinel Common Stock A	Registered Investment Company	N/A	2,004
	Pimco Real Return Bond Admin	Registered Investment Company	N/A	17,222
	JP Morgan Mid Cap Value A	Registered Investment Company	N/A	89,038
	Harbor Capital Appreciation Inv	Registered Investment Company	N/A	1,317
	Wells Fargo Emerging Markets Eq Adm	Registered Investment Company	N/A	8,460
*	Fidelity Balanced	Registered Investment Company	N/A	75,817
*	Fidelity Low-Priced Stock	Registered Investment Company	N/A	235,957
*	Fidelity Freedom Income	Registered Investment Company	N/A	18,641
*	Fidelity Freedom 2000	Registered Investment Company	N/A	165
*	Fidelity Freedom 2010	Registered Investment Company	N/A	17,519

ABC GROUP RETIREMENT SAVINGS PLAN

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PLAN NUMBER 001

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

DECEMBER 31, 2013

* Fidelity Freedom 2020	Registered Investment Company	N/A	971,097
* Fidelity Freedom 2030	Registered Investment Company	N/A	934,960
* Fidelity Small Cap Discovery	Registered Investment Company	N/A	69,160
* Fidelity High Income	Registered Investment Company	N/A	155,973
* Fidelity Freedom 2040	Registered Investment Company	N/A	685,312
* Fidelity Total Bond	Registered Investment Company	N/A	37,923
* Fidelity Freedom 2005	Registered Investment Company	N/A	214
* Fidelity Freedom 2015	Registered Investment Company	N/A	268,725
* Fidelity Freedom 2025	Registered Investment Company	N/A	518,857
* Fidelity Freedom 2035	Registered Investment Company	N/A	1,155,019
* Fidelity Small Cap Value	Registered Investment Company	N/A	24,859
Spartan Extended Market Index Adv	Registered Investment Company	N/A	31,318
Spartan International Index Adv	Registered Investment Company	N/A	1,323
Spartan 500 Index Adv	Registered Investment Company	N/A	121,687
* Fidelity Freedom 2045	Registered Investment Company	N/A	255,566
* Fidelity Freedom 2050	Registered Investment Company	N/A	153,257
* Fidelity Freedom 2055	Registered Investment Company	N/A	<u>52,232</u>
Total registered investment companies, at fair value			<u>6,019,533</u>
* Fidelity BrokerageLink	Cash	N/A	70,766
* Fidelity BrokerageLink	Common Stock	N/A	<u>27,102</u>
Total self-directed brokerage accounts, at fair value			<u>97,868</u>

ABC GROUP RETIREMENT SAVINGS PLAN

EMPLOYER IDENTIFICATION NUMBER 62-1364495

PLAN NUMBER 001

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

DECEMBER 31, 2013

* Participant Loans	Interest Rate (4.25%)	<u>277,047</u>
Total		<u><u>\$ 6,699,887</u></u>

* Represents party-in-interest, but not a prohibited transaction

** Cost omitted for participant-directed investments

ABC GROUP RETIREMENT SAVINGS PLAN

EMPLOYER IDENTIFICATION NUMBER 62-1364495

PLAN NUMBER 001

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

DECEMBER 31, 2012

(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
	Morley Stable Value	Common/Collective Trust	N/A	<u>\$ 101,691</u>
	Loomis Small Cap Growth R	Registered Investment Company	N/A	6,687
	Oakmark International I	Registered Investment Company	N/A	9,315
	Columbia Dividend Income A	Registered Investment Company	N/A	4,565
	Prudential Jennison Mid Cap Growth A	Registered Investment Company	N/A	1,871
	Virtus Real Estate I	Registered Investment Company	N/A	51,540
	Invesco International Growth R5	Registered Investment Company	N/A	13,403
	American Century Government Bond Inv	Registered Investment Company	N/A	19,958
	Harbor International Investor	Registered Investment Company	N/A	794
	Sentinel Common Stock A	Registered Investment Company	N/A	478
	Pimco Real Return Bond Admin	Registered Investment Company	N/A	80,328
	JP Morgan Mid Cap Value A	Registered Investment Company	N/A	92,822
	Wells Fargo Emerging Markets Eq Adm	Registered Investment Company	N/A	4,226
*	Fidelity Balanced	Registered Investment Company	N/A	86,178
*	Fidelity Low-Priced Stock	Registered Investment Company	N/A	115,533
*	Fidelity Freedom Income	Registered Investment Company	N/A	4,738
*	Fidelity Freedom 2000	Registered Investment Company	N/A	159
*	Fidelity Freedom 2010	Registered Investment Company	N/A	12,546
*	Fidelity Freedom 2020	Registered Investment Company	N/A	622,730
*	Fidelity Freedom 2030	Registered Investment Company	N/A	874,389

ABC GROUP RETIREMENT SAVINGS PLAN

EMPLOYER IDENTIFICATION NUMBER 62-1364495

PLAN NUMBER 001

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

DECEMBER 31, 2012

* Fidelity Small Cap Discovery	Registered Investment Company	N/A	17,210
* Fidelity High Income	Registered Investment Company	N/A	43,329
* Fidelity Freedom 2040	Registered Investment Company	N/A	483,013
* Fidelity Total Bond	Registered Investment Company	N/A	35,745
* Fidelity Freedom 2005	Registered Investment Company	N/A	200
* Fidelity Freedom 2015	Registered Investment Company	N/A	211,866
* Fidelity Freedom 2025	Registered Investment Company	N/A	444,299
* Fidelity Freedom 2035	Registered Investment Company	N/A	867,935
* Fidelity Small Cap Value	Registered Investment Company	N/A	7,755
Spartan Extended Market Index Adv	Registered Investment Company	N/A	6,340
Spartan 500 Index Adv	Registered Investment Company	N/A	25,444
* Fidelity Freedom 2045	Registered Investment Company	N/A	161,528
* Fidelity Freedom 2050	Registered Investment Company	N/A	76,887
* Fidelity Freedom 2055	Registered Investment Company	N/A	13,743
Total registered investment companies, at fair value			<u>4,397,554</u>
* Fidelity BrokerageLink	Cash	N/A	10,336
* Fidelity BrokerageLink	Common Stock	N/A	<u>34,050</u>
Total self-directed brokerage accounts, at fair value			<u>44,386</u>
* Participant Loans	Interest Rate (4.25%)		<u>64,683</u>
Total			<u><u>\$ 4,608,314</u></u>

* Represents party-in-interest, but not a prohibited transaction

** Cost omitted for participant-directed investments