

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: 1.5em; font-weight: bold;">2014</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>	
A This return/report is for:	☒ a multiemployer plan; ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or ☐ a single-employer plan; ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	☒
D Check box if filing under:	☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information				
1a Name of plan <u>SUPPLEMENTAL INCOME 401(K) PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>002</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1995</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>002</u>	1c Effective date of plan <u>01/01/1995</u>	
1b Three-digit plan number (PN) ▶	<u>002</u>				
1c Effective date of plan <u>01/01/1995</u>					
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>BOARD OF TRUSTEES OF SUPPLEMENTAL INCOME TRUST FUND</u> <u>345 CALIFORNIA STREET, 29TH FLOOR</u> <u>SAN FRANCISCO, CA 94104-2642</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>94-2554388</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>800-477-3829</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>493100</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>94-2554388</u>	2c Plan Sponsor's telephone number <u>800-477-3829</u>	2d Business code (see instructions) <u>493100</u>	
2b Employer Identification Number (EIN) <u>94-2554388</u>					
2c Plan Sponsor's telephone number <u>800-477-3829</u>					
2d Business code (see instructions) <u>493100</u>					

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

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

SIGN HERE	Filed with authorized/valid electronic signature. Signature of plan administrator	08/24/2015 Date	RICHARD BARBOUR Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature. Signature of employer/plan sponsor	08/20/2015 Date	ROME A. ALOISE Enter name of individual signing as employer or plan sponsor
SIGN HERE	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:		4b EIN	
a Sponsor's name		4c PN	
5 Total number of participants at the beginning of the plan year		5	21380
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year		6a(1)	17980
a(2) Total number of active participants at the end of the plan year		6a(2)	19685
b Retired or separated participants receiving benefits		6b	0
c Other retired or separated participants entitled to future benefits.....		6c	3349
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	23034
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	64
f Total. Add lines 6d and 6e		6f	23098
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	23098
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7	753
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			
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)		9b Plan benefit arrangement (check all that apply)	
(1) ☒ Insurance		(1) ☐ Insurance	
(2) ☐ Code section 412(e)(3) insurance contracts		(2) ☐ Code section 412(e)(3) insurance contracts	
(3) ☒ Trust		(3) ☒ Trust	
(4) ☐ General assets of the sponsor		(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		b General Schedules	
(1) ☒ R (Retirement Plan Information)		(1) ☒ H (Financial Information)	
(2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary		(2) ☐ I (Financial Information – Small Plan)	
(3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		(3) ☒ <u>1</u> A (Insurance Information)	
		(4) ☒ C (Service Provider Information)	
		(5) ☐ D (DFE/Participating Plan Information)	
		(6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2014 This Form is Open to Public Inspection
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014		
A Name of plan SUPPLEMENTAL INCOME 401(K) PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OF SUPPLEMENTAL INCOME TRUST FUND	D Employer Identification Number (EIN) 94-2554388	

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

(a) Name of insurance carrier
NEW YORK LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-5582869	66915	GA28035		01/01/2014	12/31/2014

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

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

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

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

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

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

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

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

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
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(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
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(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end **4** 185939416**5** Current value of plan's interest under this contract in separate accounts at year end **5****6** Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier **6b****c** Premiums due but unpaid at the end of the year **6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee(3) ☒ guaranteed investment (4) ☐ other ▶**b** Balance at the end of the previous year **7b** 186399191**c** Additions: (1) Contributions deposited during the year **7c(1)** 13477171(2) Dividends and credits **7c(2)**(3) Interest credited during the year **7c(3)** 5127320(4) Transferred from separate account **7c(4)**(5) Other (specify below) **7c(5)**(6) Total additions **7c(6)** 18604491**d** Total of balance and additions (add lines **7b** and **7c(6)**). **7d** 205003682**e** Deductions:(1) Disbursed from fund to pay benefits or purchase annuities during year **7e(1)** 17703550(2) Administration charge made by carrier **7e(2)** 1360716(3) Transferred to separate account **7e(3)**(4) Other (specify below) **7e(4)**(5) Total deductions **7e(5)** 19064266**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**) **7f** 185939416

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.....	10b	

Specify nature of costs ▶

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2014
		This Form is Open to Public Inspection.

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

A Name of plan SUPPLEMENTAL INCOME 401(K) PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OF SUPPLEMENTAL INCOME TRUST FUND	D Employer Identification Number (EIN) 94-2554388	

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
RBC WEALTH MANAGEMENT
41-1416330

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

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

NEW YORK LIFE INV. MGMT. LLC

52-2206685

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 38 59 63 12	NONE	354539	Yes ☒ No ☐	Yes ☐ No ☒	3698616	Yes ☐ No ☒

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

BEESON TAYER & BODINE

94-3126136

(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?
29	NONE	263512	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

LINDQUIST LLP

52-2385296

(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?
10	NONE	133399	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)

ALAN D. BILLER & ASSOCIATES, INC.

94-2854958

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 17	NONE	36624	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

STEPHEN HORN INSURANCE SERVICES

94-3249244

(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?
53	NONE	0	Yes ☒ No ☐	Yes ☐ No ☒	14896	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
STEPHEN HORN INSURANCE SERVICES	53	14404
(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.	
CHUBB GROUP OF INS. CO. 13-1963496	SCHEDULE C, PART I, LINE 3: INDIRECT COMPENSATION RECEIVED BY STEPHEN HORN INSURANCE SERVICES IS ESTIMATED FOR CALENDAR YEAR 2014, INCLUDING COMMISSIONS RECEIVED ON INSURANCE POLICIES PLACED THROUGH THE SERVICE PROVIDER AND PAID BY THE RESPECTIVE INS	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
NEW YORK LIFE INV. MGMT. LLC	59 63	128900
(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.	
INVESCO SMALL CAP GROWTH FD 94-3227220	50 BPS FOR SMALL CAP GROWTH FUND.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
NEW YORK LIFE INV. MGMT. LLC	59 63	13905
(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.	
FIDELITY ADVISOR FREEDOM 20-4689137	40 BPS FOR FIDELITY ADVISOR FREEDOM 2050 FUND	

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
NEW YORK LIFE INV. MGMT. LLC	59 63	69473
(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.	
ALLIANZ GI TECHNOLOGY FUND 94-3233452	50 BPS FOR ALLIANZ RCM GLOBAL TECH FUND.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
NEW YORK LIFE INV. MGMT. LLC	59 63	88715
(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.	
AMERICAN FUNDS WA MUTUAL INV 52-0793788	65 BPS FOR AMERICAN FUNDS WASHINGTON MUTUAL FUND.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
NEW YORK LIFE INV. MGMT. LLC	59 63	254657
(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.	
BLACKROCK HEALTH SCIENCES OP 04-3496289	50 BPS FOR BLACKROCK HEALTH SCIENCES OPPORTUNITIES FUND.	

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
NEW YORK LIFE INV. MGMT. LLC	59 63	243132
(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.	
COLUMBIA SMALL CAP VALUE FD 01-0656226	50 BPS FOR COLUMBIA SMALL CAP VALUE FUND.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
NEW YORK LIFE INV. MGMT. LLC	59 63	29113
(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.	
FIDELITY ADVISOR FREEDOM 20-0217758	40 BPS FOR FIDELITY ADVISOR FREEDOM 2015 FUND.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
NEW YORK LIFE INV. MGMT. LLC	59 63	56691
(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.	
FIDELITY ADVISOR FREEDOM 54-2109814	40 BPS FOR FIDELITY ADVISOR FREEDOM 2020 FUND.	

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
NEW YORK LIFE INV. MGMT. LLC	59 63	65315
(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.	
FIDELITY ADVISOR FREEDOM 20-0217793	40 BPS FOR FIDELITY ADVISOR FREEDOM 2025 FUND.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
NEW YORK LIFE INV. MGMT. LLC	59 63	59547
(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.	
FIDELITY ADVISOR FREEDOM 54-2109827	40 BPS FOR FIDELITY ADVISOR FREEDOM 2030 FUND.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
NEW YORK LIFE INV. MGMT. LLC	59 63	49530
(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.	
FIDELITY ADVISOR FREEDOM 20-0217826	40 BPS FOR FIDELITY ADVISOR FREEDOM 2035 FUND.	

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
NEW YORK LIFE INV. MGMT. LLC	59 63	56671

(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.
FIDELITY ADVISOR FREEDOM 54-2109833	40 BPS FOR FIDELITY ADVISOR FREEDOM 2040 FUND.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
NEW YORK LIFE INV. MGMT. LLC	59 63	7785

(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.
FIDELITY ADVISOR FREEDOM 04-3758250	40 BPS FOR FIDELITY ADVISOR FREEDOM INCOME FUND.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
NEW YORK LIFE INV. MGMT. LLC	59 63	65877

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
PRINCIPAL MID CAP S&P 400 42-1509823	35 BPS FOR PRINCIPAL MID CAP S&P 400 INDEX FUND.

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
NEW YORK LIFE INV. MGMT. LLC	59 63	180713
(d) Enter name and EIN (address) of source of indirect compensation		
GOLDMAN SACHS MID CAP VALUE 13-3846118		
(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.		
50 BPS FOR GOLDMAN SACHS MID CAP VALUE FUND.		
(a) Enter service provider name as it appears on line 2		
NEW YORK LIFE INV. MGMT. LLC	59 63	108739
(d) Enter name and EIN (address) of source of indirect compensation		
LOOMIS SAYLES BOND FUND 04-3113274		
(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.		
60 BPS FOR LOOMIS SAYLES BOND FUND.		
(a) Enter service provider name as it appears on line 2		
NEW YORK LIFE INV. MGMT. LLC	59 63	64647
(d) Enter name and EIN (address) of source of indirect compensation		
MAINSTAY TOTAL RETURN BOND 13-3588036		
(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.		
40 BPS FOR MAINSTAY INTERMEDIATE TERM BOND FUND.		

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
NEW YORK LIFE INV. MGMT. LLC	59 63	546312
(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.	
MAINSTAY S&P 500 INDEX 13-3588026	40 BPS FOR MAINSTAY S&P 500 INDEX FUND.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
NEW YORK LIFE INV. MGMT. LLC	59 63	116432
(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.	
AMERICAN FUNDS EUROPACIFIC 95-6810128	65 BPS FOR AMERICAN FUNDS EUROPACIFIC GROWTH R3.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
NEW YORK LIFE INV. MGMT. LLC	59 63	167550
(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.	
INVESCO EQUITY AND INCOME FD 51-0097258	50 BPS FOR INVESCO EQUITY & INCOME FUND.	

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
NEW YORK LIFE INV. MGMT. LLC	59 63	12435
(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.	
FIDELITY ADVISOR FREEDOM 54-2109829	40 BPS FOR FIDELITY ADVISOR FREEDOM 2010 FUND.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
NEW YORK LIFE INV. MGMT. LLC	59 63	10902
(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.	
FIDELITY ADVISOR FREEDOM 20-4689091	40 BPS FOR FIDELITY ADVISOR FREEDOM 2045 FUND.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
NEW YORK LIFE INV. MGMT. LLC	59 63	1301575
(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.	
NEW YORK LIFE INV. MGMT. 52-2206685	70 BPS FOR STABLE VALUE OPTION	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 2014 This Form is Open to Public Inspection
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>		
A Name of plan <u>SUPPLEMENTAL INCOME 401(K) PLAN</u>	B Three-digit plan number (PN) ►	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>BOARD OF TRUSTEES OF SUPPLEMENTAL INCOME TRUST FUND</u>	D Employer Identification Number (EIN) <u>94-2554388</u>	

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
	Assets	(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)		
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	-239297	106168479
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property).....	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans.....	1c(8)	28046341	30172207
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities.....	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	451907185	520599392
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	186399191	185939416
(15) Other.....	1c(15)		

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	666113420	842879494

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	666113420	842879494
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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)	12342344	
(B) Participants	2a(1)(B)	40400402	
(C) Others (including rollovers)	2a(1)(C)	2653216	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		55395962
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	245	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	1359901	
(F) Other	2b(1)(F)	3789735	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		5149881
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	37383582	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		37383582
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		8423853
c Other income.....	2c		678075
d Total income. Add all income amounts in column (b) and enter total.....	2d		107031353

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	41850649	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		41850649
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		213182
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)	402217	
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)	36625	
(4) Other.....	2i(4)	100479	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		539321
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		42603152

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		64428201
l Transfers of assets:			
(1) To this plan.....	2l(1)		113735227
(2) From this plan.....	2l(2)		1397354

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: LINDQUIST LLP

(2) EIN: 52-2385296

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

	Yes	No	Amount
4a	X		773348
4b		X	

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

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

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

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)
SOUTHERN WINE & SPIRITS OF AMERICA, INC. 401(K) RETIREMENT PLAN	59-1285786	001

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

Part V Trust Information (optional)

6a Name of trust	6b Trust's EIN

<div>SCHEDULE R (Form 5500) <div>Department of the Treasury Internal Revenue Service</div><div>Department of Labor Employee Benefits Security Administration</div><div>Pension Benefit Guaranty Corporation</div></div>		<div>Retirement Plan Information</div> <div>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).</div> <div>▶ File as an attachment to Form 5500.</div>		<div>OMB No. 1210-0110</div> <div>2014</div> <div>This Form is Open to Public Inspection.</div>	
For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014					
A Name of plan SUPPLEMENTAL INCOME 401(K) PLAN				B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 BOARD OF TRUSTEES OF SUPPLEMENTAL INCOME TRUST FUND				D Employer Identification Number (EIN) 94-2554388	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 04-3157927					
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.					
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....				3	
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?..... ☐ Yes ☐ No ☐ N/A					
If the plan is a defined benefit plan, go to line 8.					
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____					
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.					
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....				6a	
b Enter the amount contributed by the employer to the plan for this plan year.....				6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)				6c	
If you completed line 6c, skip lines 8 and 9.					
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?..... ☐ Yes ☐ No ☐ N/A					
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?..... ☐ Yes ☐ No ☐ N/A					
Part III Amendments					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No					
Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No					
For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.				Schedule R (Form 5500) 2014 v. 140124	

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SUPPLEMENTAL INCOME 401(K) PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2014

SUPPLEMENTAL INCOME 401(k) PLAN

FINANCIAL STATEMENTS WITH ADDITIONAL INFORMATION

DECEMBER 31, 2014 AND 2013

CONTENTS

	PAGE
Independent Auditors' Report	1
Statements of Net Assets Available for Benefits - Modified Cash Basis	3
Statements of Changes in Net Assets Available for Benefits - Modified Cash Basis	4
Notes to Financial Statements	5
Additional Information	
Independent Auditors' Report on Additional Information	
Schedule H - Financial Schedules (IRS Form 5500)	

INDEPENDENT AUDITORS' REPORT

To the Participants and Trustees of
Supplemental Income 401(k) Plan

Report on the Financial Statements

We have audited the accompanying financial statements of Supplemental Income 401(k) Plan (the Plan), which comprise the statements of net assets available for benefits - modified cash basis as of December 31, 2014 and 2013; the related statements of changes in net assets available for benefits - modified cash basis for the years then ended; and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the modified cash basis of accounting described in Note 1, which includes determining that the modified cash basis of accounting is an acceptable basis for the preparation of the financial statements in the circumstances. Management is also responsible for the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the Plan's preparation and fair presentation of the

To the Participants and Trustees of
Supplemental Income 401(k) Plan
Page two

financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits - modified cash basis of Supplemental Income 401(k) Plan as of December 31, 2014 and 2013, and the changes in net assets available for benefits - modified cash basis for the years then ended in accordance with the modified cash basis of accounting described in Note 1.

Basis of Accounting

We draw your attention to Note 1 of the financial statements, which describes the basis of accounting. The financial statements are prepared on the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Our opinion is not modified with respect to this matter.

A handwritten signature in black ink that reads "Lindquist LLP". The signature is written in a cursive, flowing style.

August 6, 2015

SUPPLEMENTAL INCOME 401(K) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS MODIFIED CASH BASIS

DECEMBER 31, 2014 AND 2013

	<u>2014</u>	<u>2013</u>
ASSETS		
INVESTMENTS - at fair value		
Participant directed		
Mutual funds	\$ 520,599,392	\$ 451,907,185
Investment contract with insurance company	<u>187,526,869</u>	<u>188,479,369</u>
Total participant directed	708,126,261	640,386,554
Unallocated assets		
Investment contract with insurance company	<u>1,413,476</u>	<u>1,040,345</u>
Total investments	<u>709,539,737</u>	<u>641,426,899</u>
RECEIVABLES		
Notes receivable from participants	<u>30,172,207</u>	<u>28,046,341</u>
CASH EQUIVALENTS		
Cash equivalents transfer related to merger	<u>106,362,673</u>	<u>-</u>
CASH OVERDRAFT	<u>(194,194)</u>	<u>(239,297)</u>
NET ASSETS AVAILABLE FOR BENEFITS - at fair value	845,880,423	669,233,943
Adjustment from fair value to contract value for interest in fully benefit- responsive investment contract	<u>(3,000,929)</u>	<u>(3,120,523)</u>
	<u>\$ 842,879,494</u>	<u>\$ 666,113,420</u>
NET ASSETS AVAILABLE FOR BENEFITS		
Unallocated assets	\$ 107,581,955	\$ 801,048
Participant accounts	<u>735,297,539</u>	<u>665,312,372</u>
Total net assets available for benefits	<u>\$ 842,879,494</u>	<u>\$ 666,113,420</u>

See accompanying notes to financial statements.

SUPPLEMENTAL INCOME 401(K) PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS MODIFIED CASH BASIS

YEARS ENDED DECEMBER 31, 2014 AND 2013

	<u>2014</u>	<u>2013</u>
ADDITIONS		
Investment income		
Net appreciation in		
fair value of investments	\$ 8,423,853	\$ 67,814,557
Interest	3,789,980	3,183,645
Dividends	37,383,582	28,608,992
	<u>49,597,415</u>	<u>99,607,194</u>
Less investment fees	(36,625)	(42,457)
Investment income - net	49,560,790	99,564,737
Participant contributions	40,400,402	35,747,766
Employer contributions	12,342,344	10,073,587
Trustee-to-trustee transfers in	7,121,353	1,351,892
Rollover contributions	2,653,216	1,213,715
Interest income on notes		
receivable from participants	1,359,901	1,302,829
Other income	678,075	700,039
Total additions	<u>114,116,081</u>	<u>149,954,565</u>
DEDUCTIONS		
Participant withdrawals	42,063,831	41,580,988
Trustee-to-trustee transfers out	1,397,354	5,465,088
Legal expense	263,512	200,812
Audit and accounting fees	133,399	165,211
Insurance and miscellaneous expense	105,785	106,020
Total deductions	<u>43,963,881</u>	<u>47,518,119</u>
NET CHANGE	70,152,200	102,436,446
TRANSFER DUE TO MERGER	106,613,874	-
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of year	666,113,420	563,676,974
End of year	<u>\$ 842,879,494</u>	<u>\$ 666,113,420</u>

See accompanying notes to financial statements.

SUPPLEMENTAL INCOME 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2014 AND 2013

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Method of Accounting - The financial statements have been prepared using the modified cash basis of accounting. This basis differs from generally accepted accounting principles primarily because the Supplemental Income 401(k) Plan (the Plan) has not recognized contributions receivable from employers and participants, or from accounts payable and related effects on additions and deductions to net assets.

Investment Valuation, Transactions and Income Recognition -

General - Investments are carried at fair value, which is determined, presented and disclosed in accordance with Financial Accounting Standards Board Accounting Standards Codification (FASB ASC) 820, *Fair Value Measurements and Disclosures*. Under FASB ASC 820, fair value is defined as the price that would be received to sell an asset or paid to transfer a liability (i.e., the “exit price”) in an orderly transaction between market participants at the measurement date.

FASB ASC 820 establishes a fair value hierarchy for inputs used in measuring fair value that maximizes the use of observable inputs and minimizes the use of unobservable inputs by requiring that the most observable inputs be used when available. Observable inputs are those that market participants would use in pricing the asset or liability based on market data obtained from sources independent of the Plan. Unobservable inputs reflect the Plan’s assumptions about inputs that market participants would use in pricing the investments developed based on the best information available in the circumstances. The fair value hierarchy is categorized into three levels, based on the inputs, as follows:

Level 1 - Valuations based on quoted prices in active markets for identical assets or liabilities that the Plan has the ability to access.

Level 2 - Valuations based on quoted prices in markets that are not active, quoted prices for similar investments in active markets or model-based valuations for which all significant assumptions are observable and can be corroborated by observable market data.

Level 3 - Valuations based on unobservable inputs that are supported by little or no market activity and are significant to the overall fair value measurement. Values are determined using proprietary pricing models, discounted cash flow models that include the investment entities’ own judgments and estimations, or some other pricing method using unobservable inputs.

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

Inputs and Valuation Methods - In determining fair value, FASB ASC 820 allows various valuation approaches. The specific methods used for each of the Plan's investment classes are presented below.

Mutual funds: Values are determined using quoted prices in active markets (Level 1).

Investment contract with insurance company: The fair value of the investment contract with insurance company is estimated by the insurance company. The investment contract is valued based on the discontinuance value determined within contract specifications (see Note 8) (Level 3).

Valuation Methods, Consistency - The valuation techniques used in the accompanying financial statements have been consistently applied.

Transactions and Income Recognition - Purchases and sales of securities are recorded on a settlement-date basis rather than on a trade-date basis. Interest income and dividends are recorded when received.

Unallocated Assets - Amounts reported as cash, cash equivalents and unallocated assets - investment contract with insurance company totaled \$107,581,955 and \$801,048 as of December 31, 2014 and 2013, respectively, and represent amounts contributed by employers, investments liquidated with the Western States Income Security Fund merger or deducted from participant accounts in accordance with the Plan's provisions to fund the administrative operations of the Plan. These amounts have not been allocated to the participant accounts.

Notes Receivable from Participants - Notes receivable from participants is measured at the unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based on the terms of the Plan Document.

Participant Contributions - Participant contributions are reported net of trust management fees, which are reported as other income on the statements of changes in net assets available for benefits - modified cash basis.

Payment of Benefits - Benefits are recorded when paid.

Administrative Expenses - Administrative expenses are generally paid by the Plan.

Estimates - The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts and disclosures in the financial statements. Actual results could differ from those estimates.

NOTE 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

As described in FASB ASC 962, *Plan Accounting - Defined Contribution Pension Plans*, investment contracts held by a defined contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. As required by FASB ASC 962, the statements of net assets available for benefits - modified cash basis present the fair value of the investment contracts as well as the adjustment of the fully benefit-responsive investment contracts from fair value to contract value. The statements of net assets available for benefits - modified cash basis are prepared on a contract value basis.

Risks and Uncertainties - The Plan invests in mutual funds and an investment contract with an insurance company. Such investments are exposed to various risks, such as interest rate, market and credit. Due to the level of risk associated with certain investments and the level of uncertainty with respect to changes in the value of investments, it is at least reasonably possible that changes in risks in the near term would materially affect the amounts reported in the statements of net assets available for benefits and the statements of changes in net assets available for benefits - modified cash basis.

NOTE 2. DESCRIPTION OF THE PLAN

On January 1, 1995, various employer associations and the Board of Trustees established a 401(k) profit sharing plan with a salary reduction provision. The Plan was established to provide retirement benefits for eligible employees of the various employers. The Plan is financed by contributions from the participants and employers and by the net earnings of the investments of the Plan. The Plan is a defined contribution plan covering all employees of the contributing employers whose employment is subject to the terms and conditions of the collective bargaining agreements. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Elective contributions shall be made in a flat monthly amount (subject to a minimum of \$20), a specified hourly contribution rate per compensable hour (subject to a minimum of fifteen cents [15¢] per hour), or as a percentage of total compensation paid to the participant during a reporting period (subject to a minimum of 1% of total compensation) and are subject to the salary reduction agreement and maximum contribution limits established by the Internal Revenue Code.

Employers may make a contribution on behalf of the participant; the rates are set forth in the collective bargaining agreements and participation agreements.

Vesting - Each participant's account will be fully vested at all times.

NOTE 2. DESCRIPTION OF THE PLAN (CONT'D)

Participant Accounts - Each participant's account is credited with the participant's contribution and employers' contributions received on behalf of the participant, if applicable, and earnings on the investments in the participant's account. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account. Certain participant accounts may be subject to assessment of administrative costs.

Notes Receivable from Participants - The Plan provides for loans to participants. Participants may borrow a minimum of \$1,000 up to a maximum loan amount of the lower of \$50,000 or 50% of the account balance. Five years is the maximum length of the loan, unless it qualifies as a home loan for which the maximum length is 30 years. Loans must be adequately secured and bear a reasonable rate of interest, as determined by the Board of Trustees. Such rate of interest must provide the Plan with a return commensurate with the prevailing interest rate charged by those in the business of making loans under similar circumstances. Currently, participant loan interest rates range from 3.25% to 11.50%. During the years ended December 31, 2014 and 2013, \$980,567 and \$1,167,387, respectively, of loans were classified as deemed distributions because the participants failed to meet the repayment requirements of their loans, which were written off. These amounts are included in the total distributions on the statements of changes in net assets available for benefits - modified cash basis.

Payment of Benefits - A participant may receive the total value of their account only upon attainment of age 59½, retirement, death, disability, termination of employment or as otherwise described in the Plan.

Investment Options - Contributions to the Plan are invested, as directed by the participant, in various investment options, including mutual funds and investment contracts. Participants must evaluate their own investment goals and objectives and choose the investment options best suited to achieve those goals and objectives. Poor investment performance by the investment options selected by the participants may cause their vested balances to be lower than the amounts contributed to the Plan on their behalf.

Participants should refer to the Summary Plan Description for more information.

NOTE 3. PRIORITIES UPON TERMINATION

Although it has not expressed any intent to do so, the Board of Trustees has the right to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participant account balances would be distributed to the participants and their beneficiaries (adjusted if necessary), as provided for in the Plan, for Plan expenses in excess of unallocated assets available to pay such expenses.

NOTE 4. TAX STATUS

The Plan obtained its latest determination letter, dated January 28, 2013, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of Internal Revenue Code Sections 410(b) and 401(a)(4).

The Plan's administrator has analyzed the tax positions taken by the Plan and has concluded that, as of December 31, 2014, there are no uncertain positions taken, or expected to be taken, that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits by the taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan's administrator believes the Plan is no longer subject to income tax examinations for the fiscal years prior to 2011.

NOTE 5. INVESTMENTS

The following summary presents the fair value for each of the Plan's investment categories:

	<u>2014</u>	<u>2013</u>
Investments at fair value, as determined by quoted prices		
Mutual funds	\$ 520,599,392	\$ 451,907,185
Investments at fair value, as otherwise determined		
Investment contract with insurance company	<u>188,940,345</u>	<u>189,519,714</u>
Total	<u>\$ 709,539,737</u>	<u>\$ 641,426,899</u>

NOTE 5. INVESTMENTS (CONT'D)

Investments that represent 5% or more of the Plan's net assets available for benefits are as follows:

	<u>2014</u>	<u>2013</u>
Investments at fair value, as determined by quoted prices		
Mutual funds		
MainStay S&P 500 Index Fund	\$ 136,577,889	\$ 121,410,062
Columbia Small-Cap Value Fund II	48,626,418	48,345,968
BlackRock Health Science Fund	50,931,494	36,295,970
Investments at fair value, as otherwise determined		
New York Life Insurance Company		
Guaranteed Interest Account	188,940,345	189,519,714

The Plan's investments, including gains and losses in investments bought, sold or held during the year, appreciated in value as follows:

	<u>Years Ended December 31,</u>	
	<u>2014</u>	<u>2013</u>
Investments at fair value, as determined by quoted prices		
Mutual funds	<u>\$ 8,423,853</u>	<u>\$ 67,814,557</u>

NOTE 6. INVESTMENTS AT FAIR VALUE HIERARCHY

Assets measured at fair value on a recurring basis, based on their fair value hierarchy at December 31, 2014 and 2013, are as follows:

<u>Description</u>	December 31, <u>2014</u>	<u>Fair Value Measurements at Reporting Date Using:</u>	
		Quoted Prices in Active Markets for Identical Assets (<u>Level 1</u>)	Significant Unobservable Inputs (<u>Level 3</u>)
Mutual funds			
Equity	\$ 362,331,193	\$ 362,331,193	\$ -
Balanced	123,983,269	123,983,269	-
Fixed income	34,284,930	34,284,930	-
Total mutual funds	<u>520,599,392</u>	<u>520,599,392</u>	<u>-</u>
Investment contract with insurance company			
New York Life Insurance Company			
Guaranteed Interest Account	188,940,345	-	188,940,345
Total	<u>\$ 709,539,737</u>	<u>\$ 520,599,392</u>	<u>\$ 188,940,345</u>

<u>Description</u>	December 31, <u>2013</u>	<u>Fair Value Measurements at Reporting Date Using:</u>	
		Quoted Prices in Active Markets for Identical Assets (<u>Level 1</u>)	Significant Unobservable Inputs (<u>Level 3</u>)
Mutual funds			
Equity	\$ 318,305,194	\$ 318,305,194	\$ -
Balanced	102,514,783	102,514,783	-
Fixed income	31,087,208	31,087,208	-
Total mutual funds	<u>451,907,185</u>	<u>451,907,185</u>	<u>-</u>
Investment contract with insurance company			
New York Life Insurance Company			
Guaranteed Interest Account	189,519,714	-	189,519,714
Total	<u>\$ 641,426,899</u>	<u>\$ 451,907,185</u>	<u>\$ 189,519,714</u>

NOTE 6. INVESTMENTS AT FAIR VALUE HIERARCHY (CONT'D)

A reconciliation of the activity from the beginning to the end of year for assets measured at fair value on a recurring basis using significant unobservable inputs (Level 3) at December 31, 2014 and 2013, is as follows:

	Fair Value Measurements Using Significant Unobservable Inputs (Level 3):	
	<u>Investment Contract with Insurance Company</u>	
	<u>2014</u>	<u>2013</u>
Beginning balance	\$ 189,519,714	\$ 158,049,178
Total realized/unrealized gains or losses included in changes in net assets	(119,594)	(536,195)
Purchases	18,604,492	50,688,085
Sales	(19,064,267)	(18,681,354)
Issuances	-	-
Settlements	-	-
Ending balance	<u>\$ 188,940,345</u>	<u>\$ 189,519,714</u>
The amount of total gains or losses for the period included in changes in net assets attributable to the change in unrealized gains or losses relating to assets still held at reporting date		
	<u>\$ 3,000,929</u>	<u>\$ 3,120,523</u>

For fair value measurements categorized within Level 3 of the fair value hierarchy, the following table presents quantitative information about the significant unobservable inputs used:

<u>Instrument</u>	<u>Fair Value</u>	<u>Principal Valuation Technique</u>	<u>Unobservable Inputs</u>	<u>Significant Input Values (Weighted Average)</u>
Investment Contract with Insurance Company	\$ 188,940,345	Discontinuance value	Duration Market value adjustment factor	4.80 1.02

NOTE 7. MUTUAL FUND FEES

The Plan contracts with New York Life Investment Management (NYLIM) to: (1) provide day-to-day administrative services, including recordkeeping, enrollment and related participant services, and (2) maintain a platform of mutual funds and other participant-directed investment vehicles. The contract allows NYLIM to receive fees from non-proprietary mutual funds selected by the Board of Trustees and provides that these fees are intended to defray the costs of administering the Plan. The Plan's investment income, as reported on the statements of changes in net assets available for benefits - modified cash basis, is shown net of these fees.

For the years ended December 31, 2014 and 2013, NYLIM's portion of the mutual fund's expense ratio ranged from 0.35% to 0.70%. Based on the investment balances and expense ratios as of and for the years ended December 31, 2014 and 2013, the approximate fee paid to NYLIM would be \$3,698,616 and \$3,384,000, respectively.

NOTE 8. INVESTMENT CONTRACTS WITH INSURANCE COMPANY

The Plan invests in a benefit-responsive investment contract with New York Life Insurance Company (New York Life). New York Life maintains the contributions in a guaranteed interest account. The account is credited with the earnings and is charged for participant withdrawals and administrative expenses.

The issuer of the investment contracts is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

Because the investment contract is fully benefit responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits - modified cash basis attributable to the guaranteed investment contract. Contract value, as reported to the Plan by New York Life, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting interest rate is based on a formula agreed upon with the issuer, but may not be less than one percent (1%). The interest rate is reviewed periodically for resetting.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the Plan's sponsor or other Plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause significant withdrawal from the Plan, or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction

NOTE 8. INVESTMENT CONTRACTS WITH INSURANCE COMPANY (CONT'D)

exemption under the Employee Retirement Income Security Act of 1974. If the Plan terminates the contract and provides proper notice to New York Life in accordance with the investment contract, the Plan will continue to transact at contract value with the issuer. The Plan's administrator does not believe that an occurrence of any such value event, which would limit the Plan's ability to transact at contract value with participants, is probable.

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

	<u>Average Yield</u>	
	<u>2014</u>	<u>2013</u>
Based on actual earnings	2.80 %	2.80 %
Based on interest rate credited to participants	2.05 %	2.05 %

NOTE 9. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of investments in the investment contract per the financial statements at December 31, 2014 and 2013, to the Form 5500:

	<u>2014</u>	<u>2013</u>
Investment contract per the financial statements - at fair value	\$ 188,940,345	\$ 189,519,714
Adjustment from fair value to contract value for interest in fully benefit-responsive investment contract	<u>(3,000,929)</u>	<u>(3,120,523)</u>
Investment contract per the Form 5500 - at contract value	<u>\$ 185,939,416</u>	<u>\$ 186,399,191</u>

NOTE 10. PLAN MERGER AND OTHER TRANSFERS

On December 31, 2014, the Western States Income Security Fund (the WSISF Plan) merged into the Plan. The WSISF Plan was a defined contribution plan under an Agreement and Declaration of Trust by and between certain local unions affiliated with the International Brotherhood of Teamsters and employers signatory to certain collective bargaining agreements. As a result of the merger, the WSISF Plan transferred approximately \$106,614,000 to the Plan, which included \$106,362,673 in participant

NOTE 10. PLAN MERGER AND OTHER TRANSFERS (CONT'D)

account balances and approximately \$251,000 in forfeited account balances. At December 31, 2014, assets transferred were held in a cash fund and were allocated to participant accounts on January 2, 2015.

Trustee-to-trustee transfers in represent transfers of new and existing employer participant account balances into the Plan. Trustee-to-trustee transfers out represent transfers out of the Plan for existing employer account balances for all or a specific group of participants of the employer.

NOTE 11. SUBSEQUENT EVENTS

Subsequent events were evaluated through the date on which the financial statements were available to be issued. This date is approximately the same as the independent auditors' report date.

ADDITIONAL INFORMATION

INDEPENDENT AUDITORS' REPORT ON ADDITIONAL INFORMATION

To the Participants and Trustees of
Supplemental Income 401(k) Plan

We have audited the financial statements of Supplemental Income 401(k) Plan (the Plan) for the year ended December 31, 2014, and have issued our report thereon dated August 6, 2015, which contained an unmodified opinion on those basic financial statements. Our audit was performed for the purpose of forming an opinion on the basic financial statements taken as a whole. The accompanying information, which appears on Schedule H - Financial Schedules (IRS Form 5500), is presented for the purpose of additional analysis and is not a required part of the basic financial statements. The Schedule H - Financial Schedules (IRS Form 5500) is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of management and was derived from, and relates directly to, the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated, in all material respects, in relation to the financial statements taken as a whole.

Lindquist LLP

August 6, 2015

Supplemental Income 401(k) Plan
 EIN: 94-2554388
 FYE: December 31, 2014

Plan Number: 002

Schedule of Assets Held for Investment Purposes, Form 5500, Schedule H, Line 4i

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity date	(d) Cost*	(e) Current value
	AIM	AIM Small Cap Growth Fund		25,780,094
	American Funds	American Funds - Wamu Investors Fund		13,648,474
	RAGTX	Allianz RCM Global Technology Fund/PIMCO		13,894,592
	RERCX	American Funds Europacific Growth Fund		17,912,665
	BlackRock	BlackRock Health Science Fund		50,931,494
	Columbia	Columbia Small Cap Value II		48,626,418
	Fidelity	Fidelity Advisor Freedom 2010 A		3,108,783
	Fidelity	Fidelity Advisor Freedom 2015 A		7,278,279
	Fidelity	Fidelity Advisor Freedom 2020 A		14,172,808
	Fidelity	Fidelity Advisor Freedom 2025 A		16,328,664
	Fidelity	Fidelity Advisor Freedom 2030 A		14,886,659
	Fidelity	Fidelity Advisor Freedom 2035 A		12,382,507
	Fidelity	Fidelity Advisor Freedom 2040 A		14,167,761
	Fidelity	Fidelity Advisor Freedom 2045 A		2,725,485
	Fidelity	Fidelity Advisor Freedom 2050 A		3,476,249
	Fidelity	Fidelity Advisor Freedom Income-CL A		1,946,136
	Goldman Sachs	Goldman Sachs Mid Cap Value Fund		36,142,667
	Loomis Sayles	Loomis Sayles Bond Fund		18,123,166
	MainStay	Mainstay Intermediate Term Bond Fund		16,161,764
	MainStay	Mainstay S&P 500 Index Fund		136,577,889
	Principal	Principal Midcap S&P 400 Index		18,821,872
	Van Kampen	Van Kampen Equity & Income Fund		33,504,966
	NYLIM	Stable Value Option - NYLIM GIA		184,525,940
	NYLIM	Stable Value Option - NYLIM GIA	\$ 1,413,476	1,413,476
	Davis Funds	Davis Government Money Market	(194,194)	(194,194)
	Mass Mutual	Cashout Fund		106,362,673
	Participant Loans	3.25% to 11.50%		30,172,207

* Cost information has been omitted for participant-directed assets

SCHEDULE C, PART I, LINE 3:

INDIRECT COMPENSATION RECEIVED BY STEPHEN HORN INSURANCE SERVICES IS ESTIMATED FOR CALENDAR YEAR 2014, INCLUDING COMMISSIONS RECEIVED ON INSURANCE POLICIES PLACED THROUGH THE SERVICE PROVIDER AND PAID BY THE RESPECTIVE INSURANCE COMPANIES, PLUS ANY "GUARANTEED SUPPLEMENTAL COMPENSATION" OR "COMMERCIAL LINES FIXED, VALUE-BASED COMPENSATION" RECEIVED ON AN OVERALL BOOK OF BUSINESS FROM THE INSURERS IN 2014.

SUPPLEMENTAL INCOME 401(k) PLAN
Attachment to Schedule H, Line 4a of Form 5500
EIN: 94-2554388
Plan Number: 002
FYE: 12/31/2014

The Plan is a multiemployer 401(k) plan in which well over 500 employers participate through collective bargaining agreements with a wide variety of unions. All of the entries listed on the Schedule H attachment were payments received by the Plan after the Plan's due date for employer contributions. While all, or substantially all, of these contributions were subsequently paid into the Plan, it appears that the delinquent employers may be in violation of DOL Regulation 29 CFR 2510.3-102. On that basis, they are reported on the Plan's Schedule H attachment.

Schedule H Line 4a - Schedule of Delinquent Participant Contributions

Participant Contributions Transferred Late to Plan	Company Name	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
		Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
☐	ACE PARKING MGMT INC		\$655.70		
☐	AIRGAS DRY ICE		\$1,991.57		
☐	AIRGAS WEST INC		\$214.47		
☐	ALASKA TEAMSTERS EMPLOYER SERV CORP		\$1,186.26		
☐	ALLIED WASTE OF FRESNO		\$474.09		
☐	AMERICAN LINEN - SANTA ROSA		\$277.40		
☐	AMERICAN LINEN SAN DIEGO		\$24.30		
☐	AMERICAN LINEN SERVICE		\$216.02		
☐	AMERICAN PARKING		\$7,093.32		
☐	AMPCO SYSTEM PARKING OAKLAND		\$1,487.07		
☐	AMPCO SYSTEM PARKING SAN JOSE		\$100.45		
☐	AMPCO SYSTEM PARKING SJ INT AIRPORT		\$1,175.75		
☐	AMPCO SYSTEMS PARKING		\$31,324.48		
☐	AMPCO-SACRAMENTO AIRPORT		\$8,368.03		
☐	ANHEUSER-BUSCH SALES OF WASHINGTON		\$2,543.70		
☐	AVIS RENT A CAR - SF & SAN MATEO		\$12,474.19		
☐	BAE SYSTEMS		\$21,179.21		
☐	BAY CITIES CONTAINER		\$4,453.14		
☐	BEAVER STATE READY MIX-SAND-GRAVEL		\$6.63		
☐	BEESON TAYER AND BODINE		\$2,254.98		
☐	BELAIRE DISPLAYS		\$4,312.49		
☐	BELL/TIKIGAQ J.V.		\$1,358.35		
☐	BENEFIT PLAN ADMINISTRATORS		\$112.49		
☐	BERONIO LUMBER COMPANY		\$999.20		
☐	BRANNON EQUIPMENT SALES & LEASING		\$397.86		
☐	BRENNTAG PACIFIC		\$288.64		
☐	BUDGET RENT A CAR OF SAN FRANCISCO		\$9,600.42		
☐	BUDGET RENT A CAR SEATTLE		\$1,811.94		
☐	CAL SIERRA DISPOSAL		\$2,515.99		
☐	CARPENTERS UNION LOCAL 1109		\$121.14		
☐	CARPENTERS UNION LOCAL 701		\$41.65		
☐	CARPENTERS UNION LOCAL 751		\$120.00		
☐	CENTERLINE DRIVERS, LLC		\$626.04		
☐	CENTRAL PARKING SYSTEM		\$2,248.78		
☐	CHUGACH-KING SALMON AFB		\$5,471.84		
☐	CLEAR CHANNEL OUTDOOR BAY AREA		\$1,000.37		
☐	CLIFT HOTEL		\$2,206.07		
☐	COPRINTCO BUSINESS FORMS		\$286.63		
☐	CORRU-KRAFT FULLERTON		\$10,820.32		
☐	DEAN FOODS DBA SWISS DAIRY		\$747.75		
☐	DEL MONTE FOODS		\$291.51		
☐	DEL MONTE FOODS		\$1,228.50		
☐	DEL MONTE FOODS HANFORD		\$10,778.83		
☐	DREYERS GRAND ICE CREAM INC		\$1,351.35		
☐	EAST BAY RESTAURANT SUPPLY		\$1,930.51		
☐	ECONOMY LUMBER COMPANY		\$79.90		
☐	FAIRN & SWANSON INC		\$592.90		
☐	FSP-PPM, LLC CURBSIDE		\$2,151.04		
☐	GOLDEN STATE FOODS ARIZONA		\$2,539.12		
☐	GOLDEN STATE FOODS-OREGON		\$734.54		
☐	GRAND HYATT HOTEL		\$14,266.68		
☐	HANSEL FORD		\$1,623.98		
☐	HAZELNUT GROWERS OF OREGON		\$13,908.28		
☐	HENKEL/NATIONAL STARCH & CHEMICAL CO		\$124.05		
☐	HERE LOCAL 483		\$393.96		
☐	HILTON SF FINANCIAL DISTRICT		\$2,684.33		
☐	HOLIDAY INN GOLDEN GATEWAY		\$276.16		
☐	HOME MAID RAVIOLI CO		\$2,166.54		
☐	HOUSTON CONTRACTING/ALASKA		\$2,742.77		
☐	HYATT REGENCY MONTEREY		\$2,155.60		
☐	HYATT REGENCY SAN FRANCISCO		\$3,609.30		
☐	HYATT VACATION MANAGEMENT		\$1,707.36		
☐	IMPERIAL PARKING		\$5,086.30		
☐	IRON MOUNTAIN RECORDS MGMT INC		\$57.75		
☐	LAZ PARKING OF CALIFORNIA, LLC		\$2,851.17		
☐	M E FOX & COMPANY		\$336.00		
☐	MARRIOTT-FISHERMANS WHARF		\$9,910.37		
☐	MATICH BROTHERS LLC		\$685.67		

Schedule H Line 4a - Schedule of Delinquent Participant Contributions

Participant Contributions Transferred Late to Plan	Company Name	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
		Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
☐	MIKE BROWN GRANDSTANDS		\$33,617.95		
☐	MOREL INK		\$1,194.13		
☐	MPP FULLERTON		\$1,395.60		
☐	MPP SAN JOSE & UNION CITY		\$3,535.16		
☐	NAPA RECYCLING		\$361.72		
☐	NOTHERN CALIF TMSTRS APPRNTCE TRUST		\$665.41		
☐	OMNI SAN FRANCISCO HOTEL		\$1,222.00		
☐	PACKAGING CORP OF AMERICA		\$1,726.48		
☐	PAJARO DUNES SOUTH ASSOCIATION		\$3,321.14		
☐	PARKING COMPANY OF AMERICA		\$240.01		
☐	PERSONALITY HOTELS ON UNION SQUARE		\$300.00		
☐	PETALUMA ACQUISITION LLC		\$10,452.17		
☐	PIER 2620 HOTEL		\$10,129.28		
☐	REBANCO LTD		\$41.73		
☐	RECOLOGY-SAN MATEO		\$14.10		
☐	RELIANCE METAL CENTER		\$724.60		
☐	REPLANET		\$1,252.37		
☐	REPUBLIC SERVICE OF SOUTHERN NEVADA		\$210,420.63		
☐	SAFEWAY-RICHMOND BREAD PLANT		\$38.51		
☐	SAN BERNARDINO STEEL		\$2,419.81		
☐	SAN FRANCISCO AUTORETURN		\$2,989.21		
☐	SAN JOSE BRITISH MOTORS		\$19.75		
☐	SERRANO HOTEL		\$470.25		
☐	SHELDON'S PEST MANAGEMENT SERVICES		\$1,030.34		
☐	SIERRA DENTAL CARE		\$187.29		
☐	SIX CONTINENTS HOTELS INC.		\$613.98		
☐	SOUTHERN W & S/AMERICAN W & S		\$80,758.09		
☐	SOUTHERN WINE & SPIRITS/SCA		\$70,798.94		
☐	SPICERS PAPER INC		\$462.19		
☐	STANFORD COURT HOTEL		\$551.51		
☐	SYSKO FOOD SERVICES OF SACRAMENTO		\$7,702.95		
☐	TACOMA RUBBER STAMP CO		\$3,127.50		
☐	TEAMSTERS LOCAL 166		\$75.00		
☐	TEAMSTERS UNION LOCAL 162		\$762.00		
☐	TEAMSTERS UNION LOCAL 631		\$204.67		
☐	TEAMSTERS UNION LOCAL 70		\$975.00		
☐	TOYOTA WALNUT CREEK		\$90.02		
☐	UNION LOCAL #85/BAKERY CONFECTION		\$700.00		
☐	UNISOURCE CORP		\$189.44		
☐	UNITED FABRIC SUPPLY		\$120.00		
☐	US BAKERY		\$300.00		
☐	WALT DISNEY PICTURES & TELEVISION		\$2,066.15		
☐	WASHINGTON STATE NURSES ASSN		\$4,020.38		
☐	WASTE MANAGEMENT - LANCASTER		\$2,605.50		
☐	WASTE MANAGEMENT OF NEVADA		\$8,042.54		
☐	WM OF NEVADA-RECYCLC AMERICA		\$362.54		
☐	WOHLNOR KAPLON ESQ		\$2,850.00		
☐	YOUNGS MARKET CO		\$69,346.60		

SCHEDULE C, PART I, LINE 1B
INFORMATION ON PERSONS RECEIVING ONLY ELIGIBLE
INDIRECT COMPENSATION

THE PLAN PROVIDES VARIOUS MUTUAL FUNDS AND AN INVESTMENT CONTRACT FOR THE PARTICIPANTS TO INVEST IN. THE MUTUAL FUND COMPANIES AND INVESTMENT CONTRACT (SHOWN ON THE SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES, FORM 5500, SCHEDULE H, LINE 4I) PROVIDE "INDIRECT" COMPENSATION TO VARIOUS SERVICE PROVIDERS. THE EXPENSES ARE REFLECTED IN THE VALUE OF THE INVESTMENTS OR THE RETURN ON THE INVESTMENTS. THE PLAN'S ADMINISTRATOR, RBC WEALTH MANAGEMENT, PROVIDED THE REQUIRED WRITTEN DISCLOSURES REGARDING THE MUTUAL FUND COMPANIES AND INSURANCE CONTRACTS' ELIGIBLE INDIRECT COMPENSATION AND, THEREFORE, RBC WEALTH MANAGEMENT IS REPORTED ON SCHEDULE C, PART I, LINE 1B.