

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	RETIREMENT INCOME PLAN FOR NONBARGAINING UNIT EMPLOYEES OF YOUNG'S MARKET COMPANY, LLC	1b Three-digit plan number (PN) ▶ <u>001</u> 1c Effective date of plan <u>12/01/1942</u>
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)	YOUNGS MARKET COMPANY, LLC JOE VACOVSKY 14402 FRANKLIN AVENUE TUSTIN, CA 92780-7013	2b Employer Identification Number (EIN) <u>33-0780329</u> 2c Plan Sponsor's telephone number <u>714-368-4615</u> 2d Business code (see instructions) <u>424800</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.	10/08/2015	BRIAN CLELLAND
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☐ Same as Plan Sponsor BRIAN CLELLAND 14402 FRANKLIN AVE TUSTIN, CA 92780	3b Administrator's EIN 33-0780329
	3c Administrator's telephone number 714-368-4615
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5 1267
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) 375
a(2) Total number of active participants at the end of the plan year	6a(2) 350
b Retired or separated participants receiving benefits	6b 319
c Other retired or separated participants entitled to future benefits.....	6c 552
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 1221
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e 37
f Total. Add lines 6d and 6e	6f 1258
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g 0
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A 1I 3H	
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ <u>0</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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 _____

<div>SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Single-Employer Defined Benefit Plan Actuarial Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).</div> <div>▶ File as an attachment to Form 5500 or 5500-SF.</div>	<div>OMB No. 1210-0110</div> <div>2014</div> <div>This Form is Open to Public Inspection</div>
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan RETIREMENT INCOME PLAN FOR NONBARGAINING UNIT EMPLOYEES OF YOUNG'S MARKET COMPANY, LLC	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF YOUNGS MARKET COMPANY, LLC	D Employer Identification Number (EIN) 33-0780329
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2014			
2	Assets:			
a	Market value	2a	65552311	
b	Actuarial value	2b	63503938	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment	303	28159254	28159254
b	For terminated vested participants	594	20663859	20663859
c	For active participants	375	17229217	17977508
d	Total	1272	66052330	66800621
4	If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	6.50%	
6	Target normal cost	6	470000	

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

<div>SIGN HERE</div>	<div>Signature of actuary</div> <div>ERIC DUPONT</div> <div>Type or print name of actuary</div> <div>MERCER</div> <div>Firm name</div> <div>17901 VON KARMAN AVENUE, SUITE 1100 IRVINE, CA 92614</div> <div>Address of the firm</div>	<div>10/07/2015</div> <div>Date</div> <div>14-06639</div> <div>Most recent enrollment number</div> <div>949-222-1300</div> <div>Telephone number (including area code)</div>
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Part II Beginning of Year Carryover and Prefunding Balances		
	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	526686
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	526686
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of <u>9.08</u> %	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		6
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>6.32</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		1
c Total available at beginning of current plan year to add to prefunding balance		7
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections		0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages		
14 Funding target attainment percentage	14	95.06 %
15 Adjusted funding target attainment percentage	15	95.06 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	85.59 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/15/2014	807398				
07/15/2014	807398				
10/15/2014	340000				
01/15/2015	650354				
04/15/2015	621000				
09/15/2015	976000				
Totals ▶			18(b)	4202150	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	3955901
20 Quarterly contributions and liquidity shortfalls:		
a Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No		
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No		
c If line 20a is "Yes," see instructions and complete the following table as applicable:		
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd
0	0	0
		(4) 4th
		0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.99 %	2nd segment: 6.32 %	3rd segment: 6.99 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 63
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6).....	31a	470000	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance		
a Net shortfall amortization installment.....	3296683	2420462	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33) ..	34	2890462	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	0	0	0
36 Additional cash requirement (line 34 minus line 35).....	36	2890462	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	3955901	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	1065439	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:			
a Schedule elected	☐ 2 plus 7 years ☐ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011		
42 Amount of acceleration adjustment	42		
43 Excess installment acceleration amount to be carried over to future plan years	43		

<div>SCHEDULE C</div> <div>(Form 5500)</div> <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>Service Provider Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div>	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 RETIREMENT INCOME PLAN FOR NONBARGAINING UNIT EMPLOYEES OF YOUNG'S MARKET COMPANY, LLC	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 YOUNGS MARKET COMPANY, LLC	D Employer Identification Number (EIN) 33-0780329	

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
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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)

MERCER

13-2834414

(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?
11	NONE	270497	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MORGAN STANLEY GLOBAL BANK

26-4310632

(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?
51	NONE	140314	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

KPMG, LLP

13-5565207

(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	52500	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)

WELLS FARGO BANK

41-6257133

(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?
21	NONE	35345	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

LITTLER MENDELSON, P.C.

94-2602731

(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	33855	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

DAVIS, WRIGHT & TERMAINE

13-5565207

(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	5950	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

a Name: PHILIP A. LEDER	b EIN: 42-0127290
c Position: ACTUARY	
d Address: PRINCIPAL LIFE INSURANCE COMPANY PO BOX 9394 DES MOINES, IA 50306-9394	e Telephone: 206-624-3790
Explanation: CHANGE IN SERVICE PROVIDER	

a Name: KPMG, LLC	b EIN: 13-5565207
c Position: ACCOUNTANT	
d Address: SUITE 700 20, PACIFICA IRVINE, CA 92618-3391	e Telephone: 201-307-7000
Explanation: CHANGE IN SERVICE PROVIDER	

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>RETIREMENT INCOME PLAN FOR NONBARGAINING UNIT EMPLOYEES OF YOUNG'S MARKET COMPANY, LLC</u>		B Three-digit plan number (PN) <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>YOUNGS MARKET COMPANY, LLC</u>		D Employer Identification Number (EIN) <u>33-0780329</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	-35346	-979594
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	1792212	2247354
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)	109285	57259
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	2103123	3275948
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property).....	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans.....	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities.....	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	61636910	64769050
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(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	65606184	69370017

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	35000	57420
k Total liabilities (add all amounts in lines 1g through 1j)	1k	35000	57420

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	65571184	69312597
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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)	4202150	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		4202150
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	9	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		9
(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)	1743188	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1743188
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	14636091	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	14636091	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1764068
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		7709415

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	3403154	
(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)		3403154
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	420223	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	140964	
(4) Other	2i(4)	3661	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		564848
j Total expenses. Add all expense amounts in column (b) and enter total	2j		3968002

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		3741413
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

(1) ☐ Unqualified (2) ☐ Qualified (3) ☒ Disclaimer (4) ☐ Adverse

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

☒ Yes ☐ No

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

(1) Name: **HBLA, CERTIFIED PUBLIC ACCOUNTANTS**

(2) EIN: **33-0155525**

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

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

Part IV Compliance Questions

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

During the plan year:

- a** Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)
- b** Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
4c			
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.).....		X	
4d			
e Was this plan covered by a fidelity bond?	X		3000000
4e			
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f			
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?.....		X	
4g			
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?.....		X	
4h			
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i			
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	X		
4j			
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k			
l Has the plan failed to provide any benefit when due under the plan?.....		X	
4l			
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

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

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

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

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

Part V Trust Information (optional)

6a Name of trust

6b Trust's EIN

<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 RETIREMENT INCOME PLAN FOR NONBARGAINING UNIT EMPLOYEES OF YOUNG'S MARKET COMPANY, LLC				B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 YOUNGS MARKET COMPANY, LLC				D Employer Identification Number (EIN) 33-0780329	
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): _____ 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	2
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: 60.4% Investment-Grade Debt: 26.5% High-Yield Debt: 7.9% Real Estate: _____% Other: 5.2%

- 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): _____

Independent Auditor's Report

To the Benefits Committee of
of Retirement Income Plan for Nonbargaining Unit Employees of

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Retirement Income Plan for Nonbargaining Unit Employees of Young's Market Company, LLC (the Plan), which comprise the statement of net assets available for benefits as of December 31, 2014, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by Wells Fargo Bank, N.A., the Trustee of the Plan's investments, except for comparing the information with the related information included in the financial statements and supplemental schedules. We have been informed by the plan administrator that the Trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the Trustee as of and for the year ended December 31, 2014, that the information provided to the plan administrator by the Trustee is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient, appropriate audit evidence to provide a basis for an audit opinion on the 2014 financial statements. Accordingly, we do not express an opinion on the 2014 financial statements.

Other Matters

The supplemental schedules (a) Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2014 and (b) Schedule H, Line 4j – Schedule of Reportable Transactions for the year ended December 31, 2014 are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedules referred to above.

The financial statement of the Plan as of and for the year ended December 31, 2013, were audited by predecessor auditors. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed the predecessor auditors not to perform and they did not perform, any auditing procedures with respect to the information certified by the Trustee. Their report dated October 9, 2014, indicated that (a) because of the significance of the information that they did not audit, they were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and, accordingly, they did not express an opinion on the financial statements and (b) the form and content of the information included in the financial statements other than that derived from the information certified by the Trustee were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

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

The form and content of the information included in the 2014 financial statements and supplemental schedules, other than that derived from the information certified by the Trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

HBXA Certified Public Accountants, Inc.

October 1, 2015

**RETIREMENT INCOME PLAN FOR NONBARGAINING UNIT
EMPLOYEES OF YOUNG'S MARKET COMPANY, LLC**

Statements of Net Assets Available for Benefits

December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
Assets:		
Investments at fair value	\$ 67,122,663	\$ 63,813,972
Receivables:		
Contributions due from Employer	<u>2,247,354</u>	<u>1,792,212</u>
Total assets	69,370,017	65,606,184
Liabilities:		
Accounts payable and accrued expenses	<u>(57,420)</u>	<u>(35,000)</u>
Net assets available for benefits	<u><u>\$ 69,312,597</u></u>	<u><u>\$ 65,571,184</u></u>

See accompanying notes to financial statements and independent auditor's report.

**RETIREMENT INCOME PLAN FOR NONBARGAINING UNIT
EMPLOYEES OF YOUNG'S MARKET COMPANY, LLC**

Statements of Changes in Net Assets Available for Benefits

Years ended December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
Additions:		
Investment gain:		
Interest income and dividends	\$ 1,743,197	\$ 876,039
Net realized and unrealized appreciation in fair value of investments	<u>1,764,068</u>	<u>4,564,749</u>
Net investment gain	3,507,265	5,440,788
Contributions:		
Employer contributions	<u>4,202,150</u>	<u>2,903,728</u>
Total additions	<u>7,709,415</u>	<u>8,344,516</u>
Deductions:		
Benefit payments	3,403,154	2,996,416
Administrative expenses	<u>564,848</u>	<u>379,564</u>
Total deductions	<u>3,968,002</u>	<u>3,375,980</u>
Increase in net assets available for benefits	3,741,413	4,968,536
Net assets available for benefits at beginning of year	<u>65,571,184</u>	<u>60,602,648</u>
Net assets available for benefits at end of year	<u><u>\$ 69,312,597</u></u>	<u><u>\$ 65,571,184</u></u>

See accompanying notes to financial statements and independent auditor's report.

**RETIREMENT INCOME PLAN FOR NONBARGAINING UNIT
EMPLOYEES OF YOUNG'S MARKET COMPANY, LLC**

Notes to Financial Statements

December 31, 2014 and 2013

(1) Description of the Plan

The Retirement Income Plan for Nonbargaining Unit Employees of Young's Market Company, LLC (the Plan) is a noncontributory defined benefit pension plan covering nonbargaining unit employees of Young's Market Company, LLC and its subsidiaries and affiliates (collectively, the Company or Employer) who have completed at least one year of service. Vested participants may receive reduced benefits at age 55 or full benefits at age 65. A vested participant who discontinues employment with the plan sponsor has a deferred vested benefit available at age 65 (or at age 55 in a reduced amount). On December 31, 2002, the Plan was amended to freeze future benefit accruals and close the Plan to new participants. All participants who were active participants on December 31, 2002 are fully vested.

For participants who first became participants in the Plan on or after January 1, 1997, benefits are calculated as 1% of an employee's average compensation based on years of service not to exceed 65% of average earnings. Different formulas were used to calculate benefits relating to periods prior to January 1, 1997. Early retirement benefits are available to vested participants who have attained age 55. Additional information concerning vesting and benefit provisions is included in the Summary Plan Description, which can be obtained from the Plan's Retirement Committee.

The Plan is funded by periodic Employer contributions, which are actuarially determined to provide necessary assets to meet benefits payable to plan participants. The Plan has met the Employee Retirement Income Security Act of 1974 (ERISA) minimum funding requirements.

Effective October 1, 2013, the Plan's trustee and custodian duties and assets transferred from Principal Life Insurance (Principal) to Wells Fargo Bank, N.A. (Wells Fargo). Assets held by Principal were either transferred to Wells Fargo or sold. Proceeds from the sales were subsequently transferred to Wells Fargo. Additionally, the Plan switched from Principal to Mercer (US) Inc. (Mercer) for actuarial services. Young's Market Company employee benefits personnel continue to administer the Plan.

Although it has not expressed any intention to do so, the Company can terminate the Plan at any time, subject to the provisions set forth in ERISA. Participants' retirement allowances under the Plan are insured to the extent required by law through the Pension Benefit Guaranty Corporation (PBGC). If the Plan were to be terminated, priorities of payment of benefits would be made in accordance with the requirements of ERISA.

Should the Plan terminate at some future time, its net assets may not be available on a pro rata basis to provide plan members' benefits. Whether a particular plan member's accumulated plan benefits will be paid depends on both the priority of those benefits and the level of benefits guaranteed by the PBGC at that time. Some benefits may be fully or partially provided for by the then-existing assets and the PBGC guarantee, while other benefits may not be provided at all.

Further details are contained in the plan handbook, which is provided to all plan members.

**RETIREMENT INCOME PLAN FOR NONBARGAINING UNIT
EMPLOYEES OF YOUNG'S MARKET COMPANY, LLC**

Notes to Financial Statements

December 31, 2014 and 2013

(2) Significant Accounting Policies

(a) *Basis of Accounting*

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

(b) *Investment Valuation and Income Recognition*

Investments in various mutual funds at December 31, 2014 and December 31, 2013 were valued by Wells Fargo. Mutual funds are valued at a daily closing price as reported by the fund. The mutual funds held by the Plan are deemed to be actively traded.

Investments are nonparticipant-directed. Investment performance is dependent on the investment experience, which is variable and not guaranteed. Purchases and sales of investments are reflected on the trade-date basis. Interest income is recorded on the accrual basis.

Assets and liabilities measured at fair value are categorized into the following fair value hierarchy:

Level 1 – Fair value is based on unadjusted quoted prices for identical assets or liabilities in an active market that the Plan has the ability to access at the measurement date.

Level 2 – Fair value is based on quoted prices in markets that are not active, quoted prices for similar assets and liabilities in active markets, and inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the asset or liability.

Level 3 – Fair value is based on prices or valuation techniques that require inputs that are both significant to the fair value measurement and unobservable. These inputs reflect management's judgment about the assumptions that a market participant would use in pricing the investment and are based on the best available information, some of which may be internally developed.

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

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

**RETIREMENT INCOME PLAN FOR NONBARGAINING UNIT
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Notes to Financial Statements

December 31, 2014 and 2013

Assets at fair value as of December 31, 2014				
	Level 1	Level 2	Level 3	Total
Cash and cash equivalents	\$ 3,275,956	—	—	\$ 3,275,956
Mutual funds: ^(a)				
Large U.S. equity	13,468,479	—	—	13,468,479
Small/Mid U.S. equity	10,386,961	—	—	10,386,961
International equity	9,956,891	—	—	9,956,891
Fixed income	23,027,481	—	—	23,027,481
Real estate	2,489,982	—	—	2,489,982
Commodity	1,872,630	—	—	1,872,630
Exchange-traded note fund	2,644,283	—	—	2,644,283
Total investments, at fair value	<u>\$ 67,122,663</u>	<u>—</u>	<u>—</u>	<u>\$ 67,122,663</u>

Assets at fair value as of December 31, 2013				
	Level 1	Level 2	Level 3	Total
Cash and cash equivalents	\$ 2,067,778	—	—	\$ 2,067,778
Mutual funds: ^(a)				
Large U.S. equity	13,290,512	—	—	13,290,512
Small/Mid U.S. equity	13,055,327	—	—	13,055,327
International equity	9,599,099	—	—	9,599,099
Fixed income	19,888,114	—	—	19,888,114
Real estate	1,201,347	—	—	1,201,347
Commodity	2,110,576	—	—	2,110,576
Exchange-traded note fund	2,601,219	—	—	2,601,219
Total investments, at fair value	<u>\$ 63,813,972</u>	<u>—</u>	<u>—</u>	<u>\$ 63,813,972</u>

- ^(a) These investments represent investments in exchange traded funds and exchange traded note managed by registered investment companies. The fair value of the investments was determined based on unadjusted quoted prices for identical assets in an active market at December 31, 2014 and December 31, 2013.

**RETIREMENT INCOME PLAN FOR NONBARGAINING UNIT
EMPLOYEES OF YOUNG'S MARKET COMPANY, LLC**

Notes to Financial Statements

December 31, 2014 and 2013

(c) *Allocated Insurance Contracts*

The Plan purchased annuity contracts as a means to pay benefits to a certain group of current retirees. The values of these contracts at December 31, 2014 and 2013 were \$1,911,830 and \$2,036,860, respectively. Because the insurance carrier has assumed the responsibility of the obligations associated with these benefit payments, the contracts are allocated to the insurance carriers and not included in net assets available for benefits as of December 31, 2014 and 2013. In addition, the present value of accumulated plan benefits has excluded the liability of these retirees since January 1, 2002. Each year, the insurance carrier determines whether or not the contract will pay out a dividend based primarily on the accumulated surplus of the contract as compared to the reserves for benefit expense and contingencies. The Plan is not required to fund any accumulated deficit. No dividend income was received relating to these allocated contracts for the years ended December 31, 2014 and 2013.

(d) *Expenses*

All administrative expenses are paid by the Company, except for audit fees and management fees related to the contract with the plan administrator, which are paid by the Plan.

(e) *Actuarial Present Value of Accumulated Plan Benefits*

Accumulated plan benefits (Note 3) are those estimated future periodic payments, including lump sum distributions, that are attributable under the Plan's provisions to services rendered by the employees up until December 31, 2002, discounted to actuarial present value. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, and (b) present employees or their beneficiaries. Benefits for retired or terminated employees or their beneficiaries are based on the employees' compensation during their last ten years of credited service through December 31, 2002.

The accumulated plan benefits for active employees are based on their average compensation during the ten years preceding December 31, 2002. Benefits payable under all circumstances – retirement, death, disability, and termination of employment – are included, to the extent they are deemed attributable to employee service rendered through December 31, 2002.

(f) *Use of Estimates*

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America (GAAP) requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits at the date of the financial statements. Actual results could differ from those estimates.

**RETIREMENT INCOME PLAN FOR NONBARGAINING UNIT
EMPLOYEES OF YOUNG'S MARKET COMPANY, LLC**

Notes to Financial Statements

December 31, 2014 and 2013

(g) Reclassification

Certain reclassifications have been made to the prior year's financial statements to conform to the current year presentation. These reclassifications had no effect on previously reported net assets or changes in net assets.

(3) Accumulated Plan Benefits

Mercer estimates the actuarial present value of accumulated plan benefits, which is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits earned by the participants to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements, such as for death, withdrawal, or retirement) between the valuation date and the expected date of payment.

The accumulated plan benefits information calculated based on the unit-credit method as of December 31 is summarized below:

	<u>2014</u>	<u>2013</u>
Actuarial present value of accumulated plan benefits:		
Vested benefits:		
Participants currently receiving payments	\$ 32,204,785	\$ 26,717,943
Other participants	36,222,900	36,542,430
	<u>\$ 68,427,685</u>	<u>\$ 63,260,373</u>

	<u>2014</u>	<u>2013</u>
Discount rate	7.00%	7.00%
Retirement age	Varies between age 55 to 70	Varies between age 55 to 70
Mortality	RP-2014 annuitant and non-annuitant no collar mortality table	IRS Combined Table for Small Plans

As of December 31, 2014, the mortality rates used to determine the Plan's liability were based on the RP-2014 (annuitant and non-annuitant no collar) Mortality Table issued by the Society of Actuaries' Retirement Plans Experience Committee. The Company followed the RP-2014 mortality rates without collar adjustment and projection scale MP-2014 due to the Plan's relatively small size, which would not support a credible mortality study. The no-collar rates were selected because the plan's participants are a mix of salaried and hourly employees with neither group comprising 70% or more of the population, either by headcount or by liability. As of December 31, 2013, the mortality rates used to determine the Plan's

**RETIREMENT INCOME PLAN FOR NONBARGAINING UNIT
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Notes to Financial Statements

December 31, 2014 and 2013

liability were based on the 2014 Internal Revenue Service (IRS) Prescribed Mortality – Optional Combined Table for Small Plans, male and female.

As discussed in Note 1, the Plan was amended as of December 31, 2002, effectively ceasing future benefit accruals and closing the Plan to new participants. These actuarial assumptions are based on the presumption that the Plan will continue as a frozen plan. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

The net change in the actuarial present value of accumulated plan benefits for the years ended December 31, 2014 and 2013 is as follows:

	2014	2013
Actuarial present value of accumulated plan benefits at beginning of year	\$ 63,260,373	\$ 63,448,896
Increase (decrease) during plan year attributable to:		
Changes in actuarial experience - losses (gains)	4,271,276	(1,519,916)
Increase in interest due to decrease in discount period	4,299,190	4,327,809
Benefits paid	<u>(3,403,154)</u>	<u>(2,996,416)</u>
Actuarial present value of accumulated plan benefits at end of year	<u>\$ 68,427,685</u>	<u>\$ 63,260,373</u>

(4) Investments

Principal was the Plan's Trustee and Custodian through September 2013. While acting as the Plan's trustee, Principal held the Plan's investments and executed all investment transactions. Effective October 1, 2013, Wells Fargo became the Plan's Trustee and Custodian. Investment related information disclosed in the accompanying financial statements, notes, and supplemental schedules, including investments held at December 31, 2014 and 2013, interest, and net realized and unrealized appreciation in fair value of investments for the years ended December 31, 2014 and 2013, was obtained or derived from investment information supplied to the plan administrator and certified as complete and accurate by Wells Fargo.

**RETIREMENT INCOME PLAN FOR NONBARGAINING UNIT
EMPLOYEES OF YOUNG'S MARKET COMPANY, LLC**

Notes to Financial Statements

December 31, 2014 and 2013

The fair values of the individual investments that represent 5% or more of the Plan's assets at December 31, 2014 are as follows:

	December 31, 2014
Vanguard Total Bond Market ETF	\$ 5,942,314
iShares iBoxx \$ Investment	5,932,610
SPDR S&P 500 ETF Trust	5,586,408
iShares Select Dividend ETF	4,844,892
SPDR S&P Dividend ETF	4,798,761
Vanguard Long-Term Bond ETF	4,200,759
Vanguard FTSE Europe ETF	3,966,840
Templeton Global Bond Fund	3,853,768
Wisdomtree Japan Hedged Equity Fund	3,520,576

The fair values of the individual investments that represent 5% or more of the Plan's assets as of December 31, 2013 are as follows:

	December 31, 2013
SPDR S&P 500 ETF Trust	\$ 6,694,896
Vanguard Dividend Appreciation	6,595,614
Vanguard Mid-cap Viper	6,528,807
Vanguard Small-cap Viper	6,526,522
Vanguard Total Bond Market ETF	5,570,680
iShares International Treasury	4,632,158
Wisdomtree Japan Hedged Equity Fund	3,303,939

During 2014 and 2013, the Plan's investments held in mutual funds (including gains on investments purchased, sold, as well as held during the year) appreciated in value by \$1,764,068 and \$4,564,749, respectively.

Schedule SB, Line 26 — Schedule of Active Participant Data

Attained age	Years of vesting service										
	Under 1	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40 & up	Total
Under 25											
25–29											
30–34				3							3
35–39			1	13	6						20
40–44			2	23	22	4					51
45–49			1	18	23	33	5				80
50–54				9	26	30	20	1			86
55–59			3	4	15	8	12	6	5		53
60–64			1	3	13	13	17	7	8	1	63
65–69				2	3	5	2	1		1	14
70 & up					1	1	1	1		1	5
Total			8	75	109	94	57	16	13	3	375

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods
Actuarial Assumption for January 1, 2014

Discount rate sponsor elections

• Segment rates or full yield curve	Segment		
• Look-back months	4		
		Stabilized	Nonstabilized
• First 5 years		4.99%	1.37%
• Next 15 years		6.32%	4.05%
• Over 20 years		6.99%	5.06%

Mortality sponsor elections

• Healthy and disabled participants	Section 430(h)(3) prescribed separate static annuitant and nonannuitant mortality tables. These tables are based on the RP-2000 mortality tables projected with mortality improvement to the valuation year plus 7 and 15 years based on Scale AA.
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Other economic assumptions

• Salary increases	Not applicable
• Inflation	Not applicable
• Expected investment return	7.00% per year for years 2012 through 2014
• Expenses	470,000 added to current year normal cost

Demographic assumptions

• Withdrawal	See table of sample rates.	
• Disability incidence	None assumed	
• Retirement age	<u>Attained Age</u>	<u>Percentage</u>
	55	5%
	56	5%
	57	5%
	58	5%
	59	5%
	60	5%
	61	5%
	62	25%
	63	10%
	64	10%
	65	40%
	66	30%
	67	30%
	68	30%
	69	30%
	70 and above	100%

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

• Benefit commencement age for		
— Future vested deferred	Age 65	
— Current vested deferred	Age 65	
• Spouse assumptions	<u>Male participants</u>	<u>Female participants</u>
— Percentage married	80%	50%
— Spouse age difference	3 years younger	3 years older
Form of payment	<u>Single life</u>	<u>50% J&S</u>
• Active retirements	65%	35%
• Future vested deferred	65%	35%
• Future disabilities	N/A	N/A
• Future deaths	0%	100%
• Current vested deferred	65%	35%
Unpredictable contingent event assumptions	Not applicable	

Table of Sample Rates

Attained age	Percentage	
	Withdrawal	
	Male	Female
20	15.00%	18.00%
25	15.00%	18.00%
30	12.00%	13.50%
35	9.50%	12.00%
40	8.00%	10.00%
45	5.00%	7.00%
50	0.00%	0.00%
55	0.00%	0.00%
60	0.00%	0.00%
65	0.00%	0.00%

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Asset Methods

The asset valuation method is an average of the adjusted market value for each year during the last 2 years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110% and no less than 90% of the fair market value, as defined in IRC Section 430.

A characteristic of this asset method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

Participant Methods

Participants or former participants are included or excluded from the valuation as described below:

- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date. For this purpose, participants with a break in service on the valuation date are treated as terminated participants.
- **Insurance contracts:** The plan does not have any insurance contracts.

Minimum Funding Methods

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual is the sum of the component funding targets and target normal costs associated with the various anticipated separation dates.
- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.

**RETIREMENT INCOME PLAN FOR NONBARGAINING UNIT
EMPLOYEES OF YOUNG'S MARKET COMPANY, LLC**

EIN #33-0780329 Plan #001

Schedule H, Line 4j – Schedule of Reportable Transactions

Year Ended December 31, 2014

(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(e) Cost of asset	(f) Current value of asset on transaction date	(g) Net gain (loss)
Category (i) – single transaction in excess of 5% of plan assets:						
Wells Fargo Trust Company	Wells Fargo Short Term Investment Fund	4,296,009		4,296,009	4,296,009	—
Wells Fargo Trust Company	Wells Fargo Short Term Investment Fund	3,851,126		3,851,126	3,851,126	—
Wells Fargo Trust Company	Wells Fargo Short Term Investment Fund		3,900,000	3,900,000	3,900,000	—
iShares	iShares iBoxx \$ Investment	3,671,330		3,671,330	3,671,330	—
iShares	iShares International Treasury		4,435,468	4,534,208	4,435,468	(98,741)
iShares	iShares Select Dividend ETF	3,246,981		3,246,981	3,246,981	—
State Street Global Advisors	SPDR Euro Stoxx 50 ETF		3,254,351	3,133,930	3,254,351	120,420
State Street Global Advisors	SPDR S&P Dividend ETF	3,258,157		3,258,157	3,258,157	—
Franklin Templeton Investments	Templeton Global Bond Fd	3,900,000		3,900,000	3,900,000	—
Tortoise Capital Advisors	Tortoise Mlp & Pipeline-Ins	3,310,000		3,310,000	3,310,000	—
The Vanguard Group	Vanguard Dividend Appreciation		6,562,683	6,265,380	6,562,683	297,304
The Vanguard Group	Vanguard Long-Term Bond ETF	3,992,791		3,992,791	3,992,791	—
Category (iii) - series of transactions in excess of 5% of plan assets:						
Wells Fargo Trust Company	Wells Fargo Short Term Investment Fund					
	Purchases: 64	15,808,913		15,808,913	15,808,913	—
	Sales: 79		14,636,089	14,636,089	14,636,089	—
iShares	iShares Select Dividend ETF					
	Purchases: 2	5,150,275		5,150,275	5,150,275	—
	Sales: 2		900,004	858,821	900,004	41,183
iShares	iShares iBoxx \$ Investment					
	Purchases: 4	6,602,659		6,602,659	6,602,659	—
	Sales: 1		619,922	615,311	619,922	4,612
iShares	iShares International Treasury					
	Purchases: 0	—		—	—	—
	Sales: 2		4,613,814	4,710,174	4,613,814	(96,361)
Tortoise Capital Advisors	Tortoise Mlp & Pipeline-Ins					
	Reinvestments: 1	163,078		163,078	163,078	—
	Purchases: 2	3,559,000		3,559,000	3,559,000	—
	Sales: 0		—	—	—	—
State Street Global Advisors	SPDR Euro Stoxx 50 ETF					
	Purchases: 0	—		—	—	—
	Sales: 1		3,254,351	3,133,930	3,254,351	120,420
State Street Global Advisors	SPDR S&P Dividend ETF					
	Purchases: 2	5,152,281		5,152,281	5,152,281	—
	Sales: 2		837,048	803,719	837,048	33,329

See accompanying independent auditors' report.

**RETIREMENT INCOME PLAN FOR NONBARGAINING UNIT
EMPLOYEES OF YOUNG'S MARKET COMPANY, LLC**

EIN #33-0780329 Plan #001

Schedule H, Line 4j – Schedule of Reportable Transactions

Year Ended December 31, 2014

(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(e) Cost of asset	(f) Current value of asset on transaction date	(g) Net gain (loss)
Franklin Templeton Investments	Templeton Global Bond Fd Reinvestments: 3 Purchases: 2 Sales: 0	175,531 4,087,000	—	175,531 4,087,000	175,531 4,087,000	— — —
The Vanguard Group	Vanguard Dividend Appreciation Purchases: 0 Sales: 1	—	6,562,683	6,265,380	6,562,683	297,304
The Vanguard Group	Vanguard Long-Term Bond ETF Purchases: 1 Sales: 1	3,992,791	164,777	3,992,791 156,798	3,992,791 164,777	— 7,979
The Vanguard Group	Vanguard FTSE Europe ETF Purchases: 3 Sales: 0	5,171,689	—	5,171,689	5,171,689	— —
The Vanguard Group	Vanguard Midcap Viper Purchases: 0 Sales: 4	—	4,399,833	3,990,203	4,399,833	409,630
The Vanguard Group	Vanguard Small Cap Viper Purchases: 0 Sales: 4	—	4,107,103	3,854,868	4,107,103	252,235

There were no category (ii) or (iv) transactions.

See accompanying independent auditors' report.

(continued)

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2014 This Form is Open to Public Inspection
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For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>			
► Round off amounts to nearest dollar.			
► Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.			
A Name of plan RETIREMENT INCOME PLAN FOR NONBARGAINING UNIT EMPLOYEES OF YOUNG'S MARKET COMPANY, LLC	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:60%;">B Three-digit plan number (PN) ►</td> <td style="width:40%; text-align: center;">001</td> </tr> </table>	B Three-digit plan number (PN) ►	001
B Three-digit plan number (PN) ►	001		
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF YOUNGS MARKET COMPANY, LLC	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>D Employer Identification Number (EIN) 33-0780329</td> </tr> </table>	D Employer Identification Number (EIN) 33-0780329	
D Employer Identification Number (EIN) 33-0780329			
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500			

Part I Basic Information			
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2014</u>			
2 Assets:			
a Market value	2a	65552311	
b Actuarial value	2b	63503938	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	303	28159254	28159254
b For terminated vested participants	594	20663859	20663859
c For active participants	375	17229217	17977508
d Total	1272	66052330	66800621
4 If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5	6.50%	
6 Target normal cost	6	470000	

Statement by Enrolled Actuary
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	<u>E.D.</u> Signature of actuary	<u>10/7/2015</u> Date
	ERIC DUPONT Type or print name of actuary	1406639 Most recent enrollment number
	MERCER Firm name	949-222-1300 Telephone number (including area code)
	17901 VON KARMAN AVENUE, SUITE 1100 IRVINE CA 92614 Address of the firm	

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	526686
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	526686
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of <u>9.08%</u>	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		6
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>6.32%</u>		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		1
c Total available at beginning of current plan year to add to prefunding balance		7
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections		0
13 Balance at beginning of current year (line 9 + line 10 + line 11d - line 12)	0	0

Part III Funding Percentages

14 Funding target attainment percentage	14	95.06%
15 Adjusted funding target attainment percentage	15	95.06%
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	85.59%
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/15/2014	807398				
07/15/2014	807398				
10/15/2014	340000				
01/15/2015	650354				
04/15/2015	621000				
09/15/2015	976000				
Totals ▶			18(b)	4202150	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	3955901

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year?	☒ Yes ☐ No
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	☒ Yes ☐ No
c If line 20a is "Yes," see instructions and complete the following table as applicable:	

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.99%	2nd segment: 6.32%	3rd segment: 6.99%	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age				22 63
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6)	31a	470000	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	3296683	2420462	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	34	2890462	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	2890462	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	3955901	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	1065439	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:				
a Schedule elected	☐ 2 plus 7 years	☐ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008	☐ 2009	☐ 2010	☐ 2011
42 Amount of acceleration adjustment	42			
43 Excess installment acceleration amount to be carried over to future plan years	43			

Schedule SB, Line 22 — Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 63.

(A) Retirement age	(B) Retirement Percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	5.00%	10,000	500	27,500
56	5.00%	9,500	475	26,600
57	5.00%	9,025	451	25,721
58	5.00%	8,574	429	24,864
59	5.00%	8,145	407	24,028
60	5.00%	7,738	387	23,213
61	5.00%	7,351	368	22,420
62	25.00%	6,983	1,746	108,242
63	10.00%	5,238	524	32,996
64	10.00%	4,714	471	30,168
65	40.00%	4,242	1,697	110,302
66	30.00%	2,545	764	50,400
67	30.00%	1,782	535	35,814
68	30.00%	1,247	374	25,444
69	30.00%	873	262	18,073
70	100.00%	611	611	42,781
Total			10,000	628,568
Average				62.86

Schedule SB, Part V — Summary of Plan Provisions

Effective date and plan year	Original plan: December 1, 1942 Restated plan: January 1, 2013 Plan year: January 1, 2014
Status of the plan	Benefit accruals and plan participation are frozen on December 31, 2002.
Significant events that occurred during the year	None.
Definitions	
• Covered employees	Any employee of the company, excluding those covered by a collective bargaining agreement, an independent contractor, or leased employee.
• Participation	First day of the month coincident with or next following the completion of one year of service from date of hire. No employee can begin or resume active plan participation after December 31, 2002.
• Employee contributions	None.
• Vesting service	Service from date of hire, expressed as years and fractional parts of a year on the basis that 365 days equal one year. Service is rounded to two decimal places.
• Credited service	Service from date of participation, expressed as years and fractional parts of a year on the basis that 365 days equal one year. Service is rounded to two decimal places. Credited service is frozen as of December 31, 2002.
• Grandfathered participant	A participant whose age and Credited Service total at least 75 years, who has at least 15 years of Credited Service, and attains age 55 as of January 1, 1997.
• Vesting percentage	100% if the participant has completed five years of Vesting Service or has attained Normal Retirement Age as of the date of termination, or was actively employed on December 31, 2002; and 0% otherwise
• Pensionable earnings	Total earnings, including wages, differential wage payments and earned income, but excluding car and expense allowance and severance payments. Earnings after December 31, 2002 are excluded.
• Final average earnings	The monthly average of Pensionable Earnings received for the 120 latest calendar months (or all calendar months, if less than 120). Final average earnings are frozen as of December 31, 2002.

Schedule SB, Part V — Summary of Plan Provisions

• Accrued benefit	<p>Sum of (a), (b) and (c), reduced by (d):</p> <ul style="list-style-type: none"> a) 2.33% of Final Average Earnings multiplied by Credited Service up to December 31, 1996 (December 31, 2001 for a Grandfathered Participant), not to exceed 15 years. b) 1.50% of Final Average Earnings multiplied by Credited Service up to December 31, 1996 (December 31, 2001 for a Grandfathered Participant), in excess of 15 years, not to exceed 35 years. c) 1.00% of Final Average Earnings multiplied by Credited Service earned on or after January 1, 1997 (January 1, 2002 for a Grandfathered Participant). d) Benefits accrued under any other defined benefit plan affiliated with the plan sponsor, excluding Credited Service earned after December 31, 2002. <p>For participants whose pensionable earnings exceed the limits under Code Section 401(a)(17) as of December 31, 1993, their accrued benefit shall not be less than (a)+(b), below.</p> <ul style="list-style-type: none"> a) Accrued benefit determined as of the earlier of termination or December 31, 1993 and b) Accrued benefit earned on and after January 1, 1994, excluding Credited Service prior to January 1, 1994. Limits on Credited Service will be adjusted by Credited Service prior to January 1994. <p>The accrued benefit shall not be less than the amount accrued as of December 31, 1996. For any participant who participated before January 1, 1997, who transferred from a bargaining unit before December 31, 1988 and was not entitled to an accrued benefit from a pension plan maintained by that unit, and who has 15 years of Vesting Service, the accrued benefit will not be less than 35% of Final Average Earnings.</p> <p>For any participant who is not a Grandfathered Participant, the accrued benefit will not be more than 65% of Final Average Earnings.</p> <p>For participants with a vested benefit in the Western Conference of Teamsters Pension Trust, the accrued benefit will not be less than the benefit determined without regard to service and earnings while an active member of the Teamsters plan.</p> <p>Accrued benefits are frozen effective December 31, 2002.</p>
Normal retirement	
• Eligibility	Age 65, or if later, the earlier of five years of Vesting Service or five years after the first day of the Plan Year in which the participant entered the plan.
• Benefit	Accrued Benefit as of the Normal Retirement Date.
Early retirement	
• Eligibility	Age 55 and five years of Vesting Service.

Schedule SB, Part V — Summary of Plan Provisions

• Benefit	<p>For participants with less than 15 years of vesting service, the Accrued Benefit as of the Early Retirement Date, reduced by 0.5% for each month the Early Retirement Date precedes the Normal Retirement Date.</p> <p>For participants with at least 15 years of vesting service, the Accrued Benefit as of the Early Retirement Date, reduced by 0.5% for each month the Early Retirement Date precedes age 62.</p>
Late retirement	
• Eligibility	Retirement after Normal Retirement.
• Benefit	The greater of Accrued Benefit as of the Late Retirement Date, or the Accrued Benefit as of April 1 following the calendar year in which the participant attains age 70 ½ adjusted actuarially to the Late Retirement Date. Actuarial increases are not provided if a Suspension of Benefits Notice is issued.
Deferred vested	
• Eligibility	Termination for any reason other than death or retirement.
• Benefit	Accrued Benefit as of the date of termination multiplied by the Vesting Percentage. The benefit is payable at any age after Early Retirement Age. If benefits commence before Normal Retirement Age, the benefit will be reduced based on the reduction factors described in the Early Retirement Benefit section.
Pre-retirement death	
• Eligibility	Vesting Percentage is greater than zero.
• Benefit to qualified spouse	<p>If the participant was married continuously during the one year period ending on the date of death, a monthly benefit is payable to the surviving spouse at the participant's earliest retirement date. The benefit is paid as a lifetime annuity to the spouse.</p> <p>The benefit amount is the greater of (a) and (b):</p> <ol style="list-style-type: none"> The amount payable to the spouse as if the participant terminated employment on the date of death, survived to his/her earliest retirement age, retired with a 50% Joint and Survivor option, then died the following day. The actuarially equivalent benefit payable to other beneficiaries.
• Benefit to all other beneficiaries	<p>If the participant does not have a qualified spouse, a monthly benefit is payable to the surviving beneficiary immediately following the participant's date of death. The benefit is paid for ten years only.</p> <p>The benefit amount is the amount payable to the beneficiary as if the participant terminated employment on the day before his/her death, retired with a 50% Joint and Survivor option, then died the following day.</p>
Form of benefits	
• Automatic form for unmarried participants	Life annuity payable monthly

Schedule SB, Part V — Summary of Plan Provisions

• Automatic form for married participants	50% Joint and Survivor (actuarially reduced)
• Optional forms	<ul style="list-style-type: none"> • Life annuity • Ten-year certain and life annuity • 50% Joint and Survivor • 75% Joint and Survivor • 100% Joint and Survivor • Lump sum if value is under \$5,000
• Optional form conversion factors	<p>For lump sums, the applicable interest rate or the 30-year Treasury rate whichever provides the larger benefit and the applicable mortality table as set forth in Code Section 417. The applicable interest rates use the month of November preceding the first day of the plan year.</p> <p>For all other payment forms, 7.00% interest rate, the 1971 Group Annuity Mortality table (male rates) for participants, and the 1971 Group Annuity Mortality table (male rates) with a six-year setback for beneficiaries.</p>
Miscellaneous	
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2014, the limit is \$210,000.

Benefits Included or Excluded

Unless noted below, all benefits provided by the plan, as restated on January 1, 2013, are included in this valuation.

- **Most recent plan amendments included:** None.
- **Plan amendments excluded:** None.
- **Late retirement increases:**
 - Active participants: The plan provides benefit suspension notices to participants who work beyond normal retirement; therefore, late retirement actuarial increases only apply to participants who defer retirement beyond age 70½.
 - Deferred vested participants: Current deferred vested participants over normal retirement age are valued including the late retirement actuarial increase.
- **Internal Revenue Code limitations:** The limitations of Internal Revenue Code Section 415(b) and 401(a)(17) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60% of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.

Schedule SB, Part V — Summary of Plan Provisions

- **IRC Section 436 benefit restrictions:**
 - *Unpredictable contingent event benefits:* This valuation excludes restricted contingent event benefits that occurred before the valuation date but includes contingent event benefits which are expected to occur on or after the valuation date regardless of anticipated funding-based limitations.
 - *Plan amendments:* See above.
 - *Prohibited payments:* Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.
 - *Benefit accruals:* The plan's funding target does not reflect any limitation on benefit accruals. The target normal cost does not reflect any limitation on benefit accruals.
- **Unpredictable contingent event benefits:** The plan does not have any unpredictable contingent event benefits.

Plan Provision Changes Since Prior Valuation

Maximum benefit amounts under IRS rules updated from 2013 to 2014.

**RETIREMENT INCOME PLAN FOR NONBARGAINING UNIT
EMPLOYEES OF YOUNG'S MARKET COMPANY, LLC**

EIN #33-0780329 Plan #001

Schedule H, Line 4i – Schedule of Assets (Held at end of Year)

December 31, 2014

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
		Credit Suisse		
*	Wells Fargo Bank N.A.	Credit Suisse MLP Equal Weight Index ETN	\$ 2,271,149	\$ 2,644,283
		iShares		
*	Wells Fargo Bank N.A.	iShares iBoxx \$ Investment Grade Corporate Bond	6,099,631	5,932,610
*	Wells Fargo Bank N.A.	iShares Select Dividend ETF	4,094,250	4,844,892
*	Wells Fargo Bank N.A.	iShares iBoxx \$ High Yield Corporate Bond	2,202,752	1,906,455
*	Wells Fargo Bank N.A.	iShares Gold Trust	2,726,814	1,872,630
		State Street Global Advisors		
*	Wells Fargo Bank N.A.	SPDR S&P 500 ETF Trust	4,299,058	5,586,408
*	Wells Fargo Bank N.A.	SPDR S&P Dividend ETF	4,201,820	4,798,761
*	Wells Fargo Bank N.A.	SPDR DJ Wilshire International Real Estate ETF	3,016,936	2,489,982
*	Wells Fargo Bank N.A.	SPDR Barclays Short Term High Yield Bond ETF	1,569,135	1,191,576
		Franklin Templeton Investments		
*	Wells Fargo Bank N.A.	Templeton Global Bond Fund	4,449,530	3,853,768
		Tortoise Capital Advisors		
*	Wells Fargo Bank N.A.	Tortoise MLP & Pipeline Fund Class-Ins	3,971,078	3,083,310
		The Vanguard Group		
*	Wells Fargo Bank N.A.	Vanguard Total Bond Market ETF	6,103,826	5,942,314
*	Wells Fargo Bank N.A.	Vanguard Long-Term Bond ETF	3,679,196	4,200,759
*	Wells Fargo Bank N.A.	Vanguard FTSE Europe ETF	5,869,758	3,966,840
*	Wells Fargo Bank N.A.	Vanguard Midcap Viper	2,147,767	2,808,956
*	Wells Fargo Bank N.A.	Vanguard Small Cap Viper	2,343,831	2,733,113
*	Wells Fargo Bank N.A.	Vanguard Ftse Emerging Markets ETF	3,067,384	2,469,474
		Wells Fargo Trust Company		
*	Wells Fargo Bank N.A.	Wells Fargo Short Term Investment Fund	3,275,948	3,275,956
		Wisdomtree Investments		
*	Wells Fargo Bank N.A.	Wisdomtree Japan Hedged Equity Fund	3,104,622	3,520,576
			<u>\$ 68,494,485</u>	<u>\$ 67,122,663</u>

* Indicates party-in-interest to the Plan.

See accompanying independent auditor's report.

Schedule SB, Line 32 — Schedule of Amortization Bases

The total shortfall amortization charge is the sum of the individual shortfall amortization installments for each plan year since the IRC Section 430 changes made by the Pension Protection Act of 2006 (PPA) took effect for the plan. Although an individual shortfall amortization installment can be negative, the combined shortfall amortization charge cannot be less than \$0.

Shortfall bases				
Year established		Outstanding balance	Years remaining	2014 Installment
2008	\$	869,043	1	\$ 869,043
2009		2,457,144	2	1,258,480
2010		631,664	3	220,887
2011		3,432,408	4	921,761
2012		(5,174,452)	5	(1,138,050)
2013		4,898,908	6	927,323
2014		(3,818,032)	7	(638,982)
Total	\$	3,296,683		\$ 2,420,462

Schedule SB, line 25 — Change in Method

This is the first year that Mercer has performed the actuarial valuation for this plan. Last year's valuation was done by the prior actuary, Principal Financial Group, and presented in their report titled "Actuarial Valuation Report Young's Market Company Retirement Income Plan". This change qualifies for automatic IRS approval.

Schedule SB, Line 24 — Change in Actuarial Assumptions

- The expense component of normal cost increased from \$170,145 to \$470,000 to reflect our expectations for the current plan year.
- Assumed retirement age for active participants changed from 63 to vary between ages 55 to 70.
- Assumed form of payment for those not yet receiving changed from 100% choosing a life annuity to 65% choosing a life annuity and 35% choosing a joint and 50% survivor annuity.
- Late retirement increases are incorporated for active plan participants as appropriate and deferred vested terminations beyond normal retirement.

These changes were made to better anticipate future plan experience.