

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code). <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	OMB Nos. 1210-0110 1210-0089 <div style="text-align: center; font-size: 1.5em; font-weight: bold;">2014</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>	
A This return/report is for:	☐ a multiemployer plan; ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or ☒ a single-employer plan; ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information—enter all requested information				
1a Name of plan <u>FINELITE, INC. 401(K) PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1998</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>01/01/1998</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>01/01/1998</u>					
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>FINELITE, INC.</u> <u>30500 WHIPPLE ROAD</u> <u>UNION CITY, CA 94587</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>94-3139357</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>510-476-2923</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>335900</u></td> </tr> <tr> <td style="height: 40px;"></td> </tr> </table>	2b Employer Identification Number (EIN) <u>94-3139357</u>	2c Plan Sponsor's telephone number <u>510-476-2923</u>	2d Business code (see instructions) <u>335900</u>	
2b Employer Identification Number (EIN) <u>94-3139357</u>					
2c Plan Sponsor's telephone number <u>510-476-2923</u>					
2d Business code (see instructions) <u>335900</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	SHERRI SHIMOMURA
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/08/2015	SHERRI SHIMOMURA
	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	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
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	5 165
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits..... d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1) 138 6a(2) 177 6b 0 6c 26 6d 203 6e 0 6f 203 6g 182 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: 2E 2F 2G 2J 2K 3D 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>2</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service <hr/> Department of Labor Employee Benefits Security Administration <hr/> Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500. ► Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110
		2014
		This Form is Open to Public Inspection

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

A Name of plan FINELITE, INC. 401(K) PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 FINELITE, INC.	D Employer Identification Number (EIN) 94-3139357	

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

(a) Name of insurance carrier

VOYA RETIREMENT INSURANCE AND ANNUITY CO.

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
71-0294708	86509	GH5409	0	01/01/2014	10/01/2014

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

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

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

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

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

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

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

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

Schedule A (Form 5500) 2014
v. 140124

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end.....	4	0
5 Current value of plan's interest under this contract in separate accounts at year end	5	0

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

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

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☒ other ▶ **GROUP PENSION FUNDING**

b Balance at the end of the previous year.....	7b	302252
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c Additions: (1) Contributions deposited during the year.....	7c(1)	860848	
(2) Dividends and credits	7c(2)		
(3) Interest credited during the year	7c(3)	4746	
(4) Transferred from separate account.....	7c(4)	8354000	
(5) Other (specify below)	7c(5)	336118	

▶ **LOAN REPAYMENTS MISCELLANEOUS ADJUSTMENTS**

(6) Total additions.....	7c(6)	9555712
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d Total of balance and additions (add lines 7b and 7c(6))	7d	9857964
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	69081	
(2) Administration charge made by carrier	7e(2)	350	
(3) Transferred to separate account.....	7e(3)	1168402	
(4) Other (specify below)	7e(4)	8620131	

▶ **NEW LOANS ISSUED MISCELLANEOUS ADJUSTMENTS CONTRACT LIQUIDATION**

(5) Total deductions.....	7e(5)	9857964
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f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	0
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Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs ▶

Part IV Provision of Information

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

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

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2014 This Form is Open to Public Inspection
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014		
A Name of plan FINELITE, INC. 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 FINELITE, INC.		
D Employer Identification Number (EIN) 94-3139357		

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

(a) Name of insurance carrier
VOYA RETIREMENT INSURANCE & ANNUITY CO.

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
71-0294708	86509	ZH9832	203	10/01/2014	12/31/2014

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end.....	4	234863
5 Current value of plan's interest under this contract in separate accounts at year end	5	8738389

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

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

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☒ other ▶ **GROUP PENSION FUNDING**

b Balance at the end of the previous year.....	7b	0
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c Additions: (1) Contributions deposited during the year	7c(1)	16274	
(2) Dividends and credits	7c(2)		
(3) Interest credited during the year	7c(3)	764	
(4) Transferred from separate account.....	7c(4)		
(5) Other (specify below)	7c(5)	344236	
▶ LOAN REPAYMENTS TRANSFERRED ASSETS			

(6) Total additions.....	7c(6)	361274
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d Total of balance and additions (add lines 7b and 7c(6))	7d	361274
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	132611	
(2) Administration charge made by carrier	7e(2)	50	
(3) Transferred to separate account.....	7e(3)	5333	
(4) Other (specify below)	7e(4)		
▶			

(5) Total deductions.....	7e(5)	137994
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f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	223280
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Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs ▶

Part IV Provision of Information

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

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

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

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

A Name of plan FINELITE, INC. 401(K) PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 FINELITE, INC.	D Employer Identification Number (EIN) 94-3139357

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
VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

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

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

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

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)

LPL FINANCIAL

04-3046611

(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?
99	SERVICE PROVIDER	0	Yes ☒ No ☐	Yes ☐ No ☒	14458	Yes ☐ No ☒

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

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

(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?
64	SERVICE PROVIDER	650	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
LPL FINANCIAL	99	14458

(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.
VOYA RETIREMENT INSURANCE & ANNUITY 71-0294708	OTHER FEES

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

<p style="text-align: center;">SCHEDULE D (Form 5500)</p> <p style="text-align: center; font-size: small;">Department of the Treasury Internal Revenue Service</p> <hr/> <p style="text-align: center; font-size: small;">Department of Labor Employee Benefits Security Administration</p>	<p style="text-align: center;">DFE/Participating Plan Information</p> <p style="text-align: center; font-size: small;">This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p style="text-align: center; font-weight: bold;">▶ File as an attachment to Form 5500.</p>	<p style="text-align: center; font-size: small;">OMB No. 1210-0110</p> <hr/> <p style="text-align: center; font-size: large; font-weight: bold;">2014</p> <hr/> <p style="text-align: center; font-size: small;">This Form is Open to Public Inspection.</p>
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014		
A Name of plan FINELITE, INC. 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 FINELITE, INC.	D Employer Identification Number (EIN) 94-3139357	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
--------	--

a Name of MTIA, CCT, PSA, or 103-12 IE: VARIABLE ANNUITY ACCOUNT D		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY CO.		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 8738389
a Name of MTIA, CCT, PSA, or 103-12 IE: MAP CONTRACT SEPARATE ACCOUNT D		
b Name of sponsor of entity listed in (a): ING LIFE INSURANCE & ANNUITY CO.		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

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

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

SCHEDULE H (Form 5500) <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>FINELITE, INC. 401(K) PLAN</u>		B Three-digit plan number (PN) ► <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>FINELITE, INC.</u>		D Employer Identification Number (EIN) <u>94-3139357</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	<div style="display: flex; justify-content: space-between;"> (a) Beginning of Year (b) End of Year </div>
a Total noninterest-bearing cash	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions.....	1b(1)	
(2) Participant contributions.....	1b(2)	
(3) Other.....	1b(3)	
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	
(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)	253679
(9) Value of interest in common/collective trusts	1c(9)	269318
(10) Value of interest in pooled separate accounts	1c(10)	7015712
(11) Value of interest in master trust investment accounts	1c(11)	0
(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)	8738389
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	302252
(15) Other.....	1c(15)	223280

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	7571643	9230987

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	117	
k Total liabilities (add all amounts in lines 1g through 1j)	1k	117	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	7571526	9230987
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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)	385274	
(B) Participants	2a(1)(B)	726817	
(C) Others (including rollovers)	2a(1)(C)	257710	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1369801
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	7219	
(F) Other	2b(1)(F)	5510	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		12729
(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)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		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)		501502
(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)		
c Other income.....	2c		-540
d Total income. Add all income amounts in column (b) and enter total.....	2d		1883492

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	217742	
(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)		217742
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		4514
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)	1775	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		1775
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		224031

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		1659461
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: SHEA LABAGH DOBBERSTEIN CPA'S, INC.

(2) EIN: 94-2290202

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	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.).....		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?.....		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?.....		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?.....		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	X		
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	X		

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

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

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

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

Part V Trust Information (optional)

6a Name of trust	6b Trust's EIN

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection.
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan <u>FINELITE, INC. 401(K) PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>FINELITE, INC.</u>	D Employer Identification Number (EIN) <u>94-3139357</u>

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
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>71-0294708</u>	
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3

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

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

Part III	Amendments
-----------------	-------------------

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

FINELITE, INC. 401(k) PLAN

FINANCIAL STATEMENTS
AND SUPPLEMENTAL SCHEDULE

Year Ended December 31, 2014

FINELITE, INC. 401(k) PLAN

Year Ended December 31, 2014

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SHEA LABAGH DOBBERSTEIN

CERTIFIED PUBLIC ACCOUNTANTS & ADVISORS

INDEPENDENT AUDITORS' REPORT

TO THE PLAN ADMINISTRATOR AND PARTICIPANTS OF FINELITE, INC. 401(k) PLAN

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of FINELITE, INC. 401(k) PLAN (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, 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.

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by Voya Retirement Insurance and Annuity Company (formerly ING Life Insurance and Annuity Company), the insurance company, except for comparing the information with the related information included in the financial statements. We have been informed by the Plan administrator that the insurance company holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained certifications from the insurance company as of December 31, 2014 and 2013, and for the year ended December 31, 2014, that the information provided to the Plan administrator by the insurance company is complete and accurate.

Disclaimer of Opinion

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

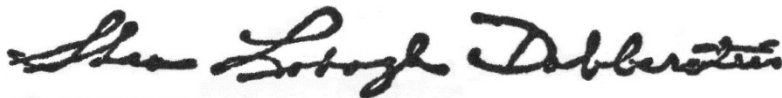
Other Matter – Supplemental Schedule

The supplemental schedule, Schedule H – Line 4i: Schedule of Assets (Held at End of Year), is required by the Department of Labor’s (“DOL”) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is 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 this supplemental schedule.

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

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

SHEA LABAGH DOBBERSTEIN
Certified Public Accountants, Inc.

A handwritten signature in black ink, reading "Shea Labagh Dobberstein". The signature is written in a cursive, flowing style.

San Francisco, California
September 29, 2015

FINELITE, INC. 401(k) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2014	2013
<u>ASSETS</u>		
<u>INVESTMENTS AT FAIR VALUE</u>		
Pooled Separate Accounts	\$ 8,738,389	\$ 7,015,712
Guaranteed Interest Account	234,863	299,287
<u>TOTAL INVESTMENTS</u>	<u>8,973,252</u>	<u>7,314,999</u>
<u>RECEIVABLES</u>		
Notes Receivable from Participants	269,318	253,679
Employer Corrective Contributions	2,923	-
<u>TOTAL RECEIVABLES</u>	<u>272,241</u>	<u>253,679</u>
<u>TOTAL ASSETS</u>	<u>9,245,493</u>	<u>7,568,678</u>
<u>LIABILITY</u>		
<u>EXCESS LOAN REPAYMENT REFUNDABLE TO PARTICIPANT</u>	<u>195</u>	<u>117</u>
<u>NET ASSETS AVAILABLE FOR BENEFITS AT FAIR VALUE</u>	<u>9,245,298</u>	<u>7,568,561</u>
<u>ADJUSTMENT FROM FAIR VALUE TO CONTRACT VALUE FOR INTEREST IN FULLY BENEFIT-RESPONSIVE GUARANTEED INTEREST ACCOUNT</u>	<u>(11,583)</u>	<u>2,965</u>
<u>NET ASSETS AVAILABLE FOR BENEFITS</u>	<u>\$ 9,233,715</u>	<u>\$ 7,571,526</u>

FINELITE, INC. 401(k) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Year Ended December 31, 2014

ADDITIONS

ADDITIONS TO NET ASSETS ATTRIBUTED TO:

INVESTMENT INCOME

Net Appreciation in Fair Value of Investments	\$ 501,501
Interest Income	5,510

<u>TOTAL INVESTMENT INCOME</u>	<u>507,011</u>
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INTEREST INCOME ON NOTES RECEIVABLE
FROM PARTICIPANTS

<u>7,219</u>

CONTRIBUTIONS

Participants	726,817
Employer	388,197
Rollover	257,710

<u>TOTAL CONTRIBUTIONS</u>	<u>1,372,724</u>
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<u>TOTAL ADDITIONS</u>	<u>1,886,954</u>
------------------------	------------------

DEDUCTIONS

DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:

<u>BENEFITS PAID TO PARTICIPANTS</u>	222,256
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<u>ADMINISTRATIVE EXPENSES</u>	<u>2,509</u>
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<u>TOTAL DEDUCTIONS</u>	<u>224,765</u>
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<u>NET INCREASE IN NET ASSETS</u>	1,662,189
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NET ASSETS AVAILABLE FOR
BENEFITS AT BEGINNING OF YEAR

<u>7,571,526</u>

NET ASSETS AVAILABLE FOR
BENEFITS AT END OF YEAR

<u>\$ 9,233,715</u>

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 1 – DESCRIPTION OF THE PLAN

The following description of the Finelite, Inc. 401(k) Plan (the “Plan”) provides only general information. Participants should refer to the Plan agreement for a complete description of the Plan’s provisions.

General – The Plan was established on January 1, 1998 to provide retirement benefits for employees of Finelite, Inc. (the “Company”). The Plan is a defined contribution plan covering all eligible employees who have attained age 21 and are not covered by a collective bargaining agreement and are not nonresident aliens. Eligible employees become participants following 90 days of employment with the Company. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”) and certain provisions of the Internal Revenue Code (“IRC”).

The Plan provides for a Plan administrator who is responsible for keeping accurate and complete records with regard to the Plan’s operations, informing participants of changes or amendments to the Plan, ensuring that the Plan conforms to the law and to government regulations, and providing participants with any reports and documents required by law. The Investment Committee is responsible for oversight of the Plan which includes determining the appropriateness of the Plan’s investment offerings and monitoring investment performance.

Effective October 1, 2014, the Plan switched from the ING MAP Select fully unbundled platform to the Voya bundled platform. In connection with this, one investment option changed. Additionally, the Plan terminated its third party administrator service contract with Webster Planning Corporation and third party administrator services were transferred to Voya Retirement Insurance and Annuity Company (“Voya”). The Plan was amended and restated in the form of the Voya Defined Contribution Prototype Plan effective October 1, 2014.

Participant Contributions – Participants may elect to contribute to the Plan a specific percentage or dollar amount of their eligible compensation as either pre-tax or post-tax (Roth), as defined in the Plan, with maximum contributions of \$17,500 for 2014. Each contribution type is maintained in separate accounts in the Plan. The Plan allows participants who are 50 years of age or older by the end of the calendar year and who are making contributions to the Plan, to also make a catch-up contribution of up to \$5,500 in 2014. Participants may also make rollover contributions from other qualified defined benefit or defined contribution plans.

Newly eligible participants are automatically enrolled with a contribution rate of 5% of eligible pre-tax compensation into the target date fund which best reflects the participant’s anticipated retirement date, unless the employee affirmatively elects otherwise.

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 1 – DESCRIPTION OF THE PLAN (Continued)

Employer Contributions – The Company provides “Safe-Harbor” contributions in accordance with the provisions of the IRC. Under the Safe-Harbor contribution rules, the Company makes mandatory matching contributions of each participant’s contributions up to an amount equal to 100% of the first three percent, and 50% of the next two percent of each participant’s annual compensation, as defined in the Plan. These matching contributions are contributed to the Plan each payroll period. The Company may also make additional discretionary matching and nonelective contributions; however, none were made for the year ended December 31, 2014.

Participant Accounts – Each participant’s account is credited with the participant’s contributions, rollover contributions, the Company’s matching contributions and allocations of (a) the Company’s discretionary contributions, if any, and (b) Plan investment earnings or losses. Allocations are based on participant earnings or account balances, as defined by the Plan agreement. The benefit to which a participant is entitled is the benefit that may be provided from the participant’s vested account.

Investment Options – Upon enrollment in the Plan, participants may direct the investment of their account balance into the various investment funds available under the Plan.

Vesting – Participants are immediately vested in their voluntary contributions, rollover contributions and employer contributions, plus actual earnings thereon.

Notes Receivable from Participants – Participants may borrow from their vested account balances provided they meet the Plan’s eligibility requirements. The minimum loan amount is \$1,000 and the maximum amount is the lesser of one-half of the participant’s vested account balance or \$50,000. The loans are secured by the balance in the participant’s account. The duration of the loan is not to exceed five years, except for loans used to finance the purchase of a primary residence. Interest is charged at a fixed rate determined at the date of the loan under the loan policy. Principal and interest are paid ratably through payroll deductions or note repayments made directly to the Plan after termination of employment. At December 31, 2014, interest rates on outstanding loans ranged from 2.28% to 4.25% and the maturity dates ranged from July 2015 to September 2028.

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 1 – DESCRIPTION OF THE PLAN (Continued)

Payment of Benefits – Upon termination of service due to death, disability, or retirement, a participant may receive a lump-sum distribution, installments over a period of not more than the assumed life expectancy of the participant or beneficiary, or a direct rollover distribution into a qualified plan. For termination of service for other reasons, a participant may receive the value of the vested interest in their account as a lump-sum distribution. Terminated participants with account balances over \$5,000 may delay receipt of distributions. If the participant's account balance is between \$1,000 and \$5,000, and no distribution instructions have been received from such participant, the account may be rolled over into an individual retirement account as determined by the Plan administrator. Accounts of terminated participants with balances of less than \$1,000 will be distributed directly to the participant in the form of a lump-sum payment.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting – The Plan prepares its financial statements on the accrual basis of accounting, in conformity with accounting principles generally accepted in the United States of America.

Investment contracts held by a defined contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. The Plan invests in a fully benefit-responsive investment contract through a guaranteed interest account, the Voya Fixed Account. The statements of net assets available for benefits present the fair value of this fully benefit-responsive investment as well as the adjustment of the investment from fair value to contract value. The statement of changes in net assets available for benefits is prepared on a contract value basis.

Use of Estimates – The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results may differ from those estimates.

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Investment Valuation and Income Recognition – Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the insurance company and investment advisor. See Note 3 for further discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants – Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2014 or 2013. If a participant ceases to make loan repayments and the Plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Payment of Benefits – Benefits are recorded when paid.

Administrative Expenses – Certain expenses of maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value of investments.

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Recent Accounting Pronouncements – In May 2015, the Financial Accounting Standards Board (“FASB”) issued Accounting Standards Update (“ASU”) 2015-07, *Fair Value Measurement (Topic 820), Disclosures for Investments in Certain Entities That Calculate Net Asset Value per Share (or Its Equivalent)*. Under the guidance in ASU 2015-07, investments for which fair value is measured using the net asset value per share practical expedient will no longer be categorized within the fair value hierarchy levels, but will be presented as a reconciling item. Investments that calculate net asset value per share (or its equivalent), but for which the practical expedient is not applied, will continue to be included in the fair value hierarchy. ASU 2015-07 also eliminates the requirement to make certain disclosures for all investments that are eligible to be measured at fair value using the net asset value per share practical expedient by limiting those disclosure requirements to investments for which the entity has elected to measure the fair value using that practical expedient. ASU 2015-07 is effective for annual periods beginning after December 15, 2016 for nonpublic entities. Early adoption is permitted. The Plan is currently evaluating the impact of adopting this guidance on its financial statements.

In July 2015, the FASB issued ASU 2015-12, *Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962), Health and Welfare Benefit Plans (Topic 965): (Part I) Fully Benefit-Responsive Investment Contracts, (Part II) Plan Investment Disclosures, (Part III) Measurement Date Practical Expedient* (consensuses of the FASB Emerging Issues Task Force). The overall objective of this ASU is to reduce complexity in employee benefit plan accounting. Some of its key provisions include the designation of contract value as the only required measure for fully benefit-responsive investment contracts and the elimination of certain disclosure requirements for investments. The amendments in all three parts of ASU 2015-12 take effect for fiscal years beginning after December 15, 2015. Earlier application is permitted. The amendments in parts I and II should be applied retrospectively for all financial statements presented. The amendments in Part III should be applied prospectively. The Plan is currently evaluating the impact of adopting this guidance on its financial statements.

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 3 – FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under the *Fair Value Measurements and Disclosures* topic of the Financial Accounting Standards Board Accounting Standards Codification are described as follows:

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

Level 2: Inputs to the valuation methodology include:

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

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

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

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

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 3 – FAIR VALUE MEASUREMENTS (Continued)

Following is a description of the valuation methodologies used by the Plan for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2014 and 2013.

Pooled Separate Accounts: Investments in pooled separate accounts are valued at the net asset value (“NAV”) of accumulation units held at year-end. The NAV, as provided by Voya, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the account, dividends and contract account charges. This practical expedient is not used when it is determined to be probable that the Plan will sell the investment for an amount different than the reported NAV. Participant transactions may occur daily. The pooled separate accounts do not have unfunded commitments and are currently not subject to withdrawal limitations.

Guaranteed Interest Account: Valued at fair value by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the credit-worthiness of the issuer.

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

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 3 – FAIR VALUE MEASUREMENTS (Continued)

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

2014				
	Level 1	Level 2	Level 3	Total
Pooled Separate Accounts:				
Balanced Accounts:				
Target Date	\$ -	\$ 3,683,565	\$ -	\$ 3,683,565
Others	-	194,818	-	194,818
Equity Accounts:				
Global/International	-	703,313	-	703,313
Large Cap Growth	-	722,452	-	722,452
Large Cap Value	-	1,557,216	-	1,557,216
Mid Cap	-	1,013,295	-	1,013,295
Small Cap	-	456,882	-	456,882
Fixed Income Accounts	-	406,848	-	406,848
Total Pooled Separate Accounts	-	8,738,389	-	8,738,389
Guaranteed Interest Account	-	-	234,863	234,863
Total Assets at Fair Value	<u>\$ -</u>	<u>\$ 8,738,389</u>	<u>\$ 234,863</u>	<u>\$ 8,973,252</u>

2013				
	Level 1	Level 2	Level 3	Total
Pooled Separate Accounts:				
Balanced Accounts:				
Target Date	\$ -	\$ 2,608,383	\$ -	\$ 2,608,383
Others	-	165,144	-	165,144
Equity Accounts:				
Global/International	-	654,689	-	654,689
Large Cap Growth	-	555,334	-	555,334
Large Cap Value	-	1,274,511	-	1,274,511
Mid Cap	-	908,320	-	908,320
Small Cap	-	464,627	-	464,627
Fixed Income Accounts	-	384,704	-	384,704
Total Pooled Separate Accounts	-	7,015,712	-	7,015,712
Guaranteed Interest Account	-	-	299,287	299,287
Total Assets at Fair Value	<u>\$ -</u>	<u>\$ 7,015,712</u>	<u>\$ 299,287</u>	<u>\$ 7,314,999</u>

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 3 – FAIR VALUE MEASUREMENTS (Continued)

The following table sets forth a summary of the changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2014:

	<u>Guaranteed Interest Account</u>
Balance, Beginning of Year	\$ 299,287
Interest Income	5,510
Unrealized Gains (Losses)	14,548
Purchases, Sales, Issuances and Settlements:	
Purchases and Issuances	424,595
Sales and Settlements	<u>(509,077)</u>
Balance, End of Year	<u><u>\$ 234,863</u></u>

Unrealized gains/(losses) from the guaranteed interest account are not included in the statement of changes in net assets available for benefits as the account is recorded at contract value for purposes of the net assets available for benefits.

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements – The following table represents the Plan's Level 3 financial instruments held at December 31, 2014, the valuation techniques used to measure the fair value of those financial instruments, and the significant unobservable inputs and the ranges of values for those inputs.

<u>Instrument</u>	<u>Fair Value</u>	<u>Principal Valuation Technique</u>	<u>Unobservable Inputs</u>	<u>Range of Significant Input Values</u>
Guaranteed Interest Account	\$234,863	Discounted Cash Flow	Crediting Interest Rate	1.00% or greater

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 4 – INFORMATION CERTIFIED BY VOYA

Voya (formerly ING Life Insurance and Annuity Company) maintains the Plan's assets under an allocated contract. All investments are in participant-directed funds. The participant accounts are credited with contributions, actual earnings and unrealized appreciation on the investments and charged for Plan withdrawals, miscellaneous expenses, actual losses and unrealized depreciation on the investments.

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Voya has certified the completeness and accuracy of the investment information reflected on the accompanying statements of net assets available for benefits as of December 31, 2014 and 2013, the supplemental Schedule H, line 4i: Schedule of Assets (Held at End of Year) as of December 31, 2014, except for information related to notes receivable from participants, and the investment information included in the notes to financial statements, and the related investment activity reflected in the statement of changes in net assets available for benefits for the year ended December 31, 2014.

The following is a summary of the certified information prepared by Voya, furnished to the Plan administrator and included in the Plan's financial statements and supplemental schedule at December 31. Investments representing greater than 5% of net assets are individually identified:

	<u>2014</u>	<u>2013</u>
Pooled Separate Accounts:		
Voya Fidelity VIP Contrafund Portfolio	\$ 622,196	\$ 552,601
Voya Oppenheimer Global Portfolio	506,356	484,832
Mainstay Large Cap Growth Fund R3	-	495,213
T.Rowe Price Retirement 2015 Fund R	605,407	276,315 *
T.Rowe Price Retirement 2025 Fund R	564,926	456,607
T.Rowe Price Retirement 2035 Fund R	1,217,868	1,024,687
T.Rowe Price Retirement 2045 Fund R	654,950	412,396
T.Rowe Price Blue Chip Growth Fund - Class R	660,236	-
Voya U.S. Stock Index Portfolio	573,298	407,395
Other Funds	<u>3,333,152</u>	<u>2,905,666</u>
	<u>\$ 8,738,389</u>	<u>\$ 7,015,712</u>
Guaranteed Interest Account**	<u>\$ 234,863</u>	<u>\$ 299,287</u>

* Individual asset is not greater than 5% of net assets but is included for comparative purposes.

** Contract value of \$223,280 and \$302,252 at December 31, 2014 and 2013, respectively, was certified by Voya.

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 4 – INFORMATION CERTIFIED BY VOYA (Continued)

Investment income information certified by Voya for the year ended December 31, 2014 is as follows:

Net Appreciation in Pooled Separate Accounts	<u>\$ 501,501</u>
Interest Income on Guaranteed Interest Account	<u>\$ 5,510</u>

NOTE 5 – GUARANTEED INTEREST ACCOUNT

As part of the Voya Fixed Account (formerly ING Fixed Account), the Plan entered into a fully benefit-responsive investment contract (“Guaranteed Interest Account”) with Voya. Voya maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals. The issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. There are no reserves against contract value for credit risk of the contract issuer or otherwise. The contract is credited with an annual interest rate of no less than 1.00%. Each calendar year Voya will set a floor interest rate which will be declared in writing to the contract holder prior to its effective date.

Voya may terminate the contract after the completion of five contract years by providing the contract holder a 90-day written notice to pay out the full value without fees, charges or Market Value Adjustment (“MVA”).

Certain events may limit the ability of the Plan to transact at contract value with Voya. No surrender charge is assessed against contract withdrawals taken for reasons of participant retirement, severance from employment, death, disability, hardship, loan or in-service withdrawals after age 59 ½. There are restrictions on transfers to and from the Voya Fixed Account and a positive or negative MVA may apply if the contract were terminated by either participant or the Plan sponsor.

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 5 – GUARANTEED INTEREST ACCOUNT (Continued)

As described in Note 2, because the Guaranteed Interest Account is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the Guaranteed Interest Account. Contract value represents contributions made under the contract, plus earnings, less participant withdrawals. Participants may ordinarily direct the withdrawals or transfer of all or a portion of their investment at contract value.

The average yield based on actual earnings and the interest rates credited to the participant's accounts were 1.00% and 2.35% for the years ended December 31, 2014 and 2013, respectively.

NOTE 6 – TAX STATUS

Effective October 1, 2014, the Plan adopted a prototype plan that has received an opinion letter dated September 1, 2014, in which the Internal Revenue Service ("IRS") stated that the prototype plan, as then designed, was in accordance with the applicable requirements of the IRC. The Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC, and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

Prior to October 1, 2014, the Plan had adopted the Webster Planning Corporation prototype Plan that had received its latest determination letter on March 11, 2011 in which the Internal Revenue Service stated that the prototype plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code ("IRC"). Although the prior Plan has been amended since receiving the determination letter, the Plan administrator believes that the prior Plan was designed and operated in compliance with the applicable requirements of the IRC. Accordingly, no provision for income taxes has been recorded in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by federal or state taxing authorities. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2014, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2011.

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 7 – RELATED PARTY TRANSACTIONS

Certain Plan investments are managed by Voya. These transactions qualify as party-in-interest transactions; however, they are exempt from the prohibited transaction rules under ERISA. Fees paid by the Plan for investment management services are included in net appreciation in the value of investments, as they are paid through revenue sharing, rather than a direct payment.

NOTE 8 – PLAN TERMINATION

The Company has established the Plan with the expressed intention and expectation that it will continue the Plan. However, if circumstances make it impossible or inadvisable to continue the Plan, the Company reserves the right to terminate it at any time subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in any unvested portions of their accounts. Benefits will be held in the trust fund which will remain in existence until the Company requests the discontinuance of the trust agreement.

NOTE 9 – RISKS AND UNCERTAINTIES

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

NOTE 10 – PLAN OPERATIONAL ERRORS

During 2015, operational errors in the calculation of employer Safe-Harbor contributions related to certain bonus payments for Plan year 2014 were discovered. In order to correct these errors, the Plan sponsor remitted \$2,923 of corrective contributions and the related lost earnings to the Plan for the affected participants in 2015.

During 2015, operational errors related to the automatic enrollment of certain employees for the Plan year 2014 were discovered. Plan management is in the process of determining the corrective actions.

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 11 – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits and changes in net assets available for benefits per these financial statements to Form 5500 as of and for the year ended December 31, 2014:

a.	Net Assets Available for Benefits per the Financial Statements	\$ 9,233,715
	Employer Corrective Contributions Receivable at December 31, 2014, Recorded on Financial Statements Not on Form 5500	(2,923)
	Excess Loan Repayment Refundable at December 31, 2014, Recorded on Financial Statements Not on Form 5500	<u>195</u>
	Net Assets Available for Benefits per Form 5500	<u>\$ 9,230,987</u>
b.	Net Increase in Net Assets per the Statement of Changes in Net Assets Available for Benefits	\$ 1,662,189
	Less: Net Effect of Expense Recorded on Form 5500 and not Recorded on Financial Statements	<u>(2,728)</u>
	Net Increase in Net Assets per Form 5500	<u>\$ 1,659,461</u>

NOTE 12 – SUBSEQUENT EVENTS

Subsequent to year-end, the Plan terminated its contract with Voya and replaced Voya with Great-West Life & Annuity Insurance Company operating under the name of Empower Retirement as the Plan's custodian and recordkeeper. Effective July 1, 2015, the Plan's assets were transferred to Empower Retirement.

The Plan has evaluated subsequent events through September 29, 2015, the date the financial statements were available to be issued.

SUPPLEMENTAL SCHEDULE

FINELITE, INC. 401(k) PLAN

SCHEDULE H – LINE 4i: SCHEDULE OF ASSETS (HELD AT END OF YEAR)

FEIN: 94-3139357

Plan Number: 001

December 31, 2014

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
		Pooled Separate Accounts:		
*	Voya Retirement Insurance and Annuity Company	American Century Inflation-Adjusted Bond Fund	2,839 Units	\$ 36,621
*	Voya Retirement Insurance and Annuity Company	American Funds Balanced Am R3	9,767 Units	194,818
*	Voya Retirement Insurance and Annuity Company	American Funds EuroPacific Growth Fund R3	8,802 Units	182,657
*	Voya Retirement Insurance and Annuity Company	American Funds Fundamental Investors R3	19,516 Units	356,265
*	Voya Retirement Insurance and Annuity Company	Columbia High Yield Bond Fund R4	9,931 Units	166,271
*	Voya Retirement Insurance and Annuity Company	Eagle Small Cap Growth Fund A	48 Units	952
*	Voya Retirement Insurance and Annuity Company	Franklin Small Cap Value Securities Fund Class 2	9,948 Units	236,659
*	Voya Retirement Insurance and Annuity Company	Voya Aggregate Bond Portfolio - Service Class	10,186 Units	163,961
*	Voya Retirement Insurance and Annuity Company	Voya Baron Growth Portfolio	7,680 Units	172,044
*	Voya Retirement Insurance and Annuity Company	Voya Fidelity VIP Contrafund Portfolio	92,427 Units	622,196
*	Voya Retirement Insurance and Annuity Company	Voya FMR Diversified Mid Cap Portfolio	11,407 Units	244,070
*	Voya Retirement Insurance and Annuity Company	Voya International Index Portfolio	1,356 Units	14,300
*	Voya Retirement Insurance and Annuity Company	Voya Oppenheimer Global Portfolio	27,902 Units	506,356
*	Voya Retirement Insurance and Annuity Company	Voya Russell Mid Cap Index Portfolio	9,976 Units	200,934
*	Voya Retirement Insurance and Annuity Company	Voya Russell Small Cap Index Portfolio	3,737 Units	74,695
*	Voya Retirement Insurance and Annuity Company	Voya Small Company Portfolio	7,706 Units	144,576
*	Voya Retirement Insurance and Annuity Company	Voya U.S. Bond Index Portfolio	3,050 Units	39,995
*	Voya Retirement Insurance and Annuity Company	Voya U.S. Stock Index Portfolio	35,118 Units	573,298
*	Voya Retirement Insurance and Annuity Company	Invesco Endeavor Fund R	522 Units	21,870
*	Voya Retirement Insurance and Annuity Company	Oppenheimer Developing Markets Fund A	1,445 Units	62,216
*	Voya Retirement Insurance and Annuity Company	RidgeWorth Large Cap Value Equity Fund A	264 Units	5,457
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Blue Chip Growth Fund - Class R	34,484 Units	660,236
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2005 Fund R	6 Units	88
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2010 Fund R	6 Units	88
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2015 Fund R	38,307 Units	605,407
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2020 Fund R	1,248 Units	20,531
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2025 Fund R	33,262 Units	564,926
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2030 Fund R	1,910 Units	33,404
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2035 Fund R	68,448 Units	1,217,868
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2040 Fund R	20,775 Units	373,543
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2045 Fund R	36,419 Units	654,950
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2050 Fund R	9,621 Units	172,880
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2055 Fund R	2,133 Units	38,320
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement Income Fund R	112 Units	1,560
*	Voya Retirement Insurance and Annuity Company	Victory Established Value Fund R	19,423 Units	374,377
				8,738,389
		Guaranteed Interest Account:		
*	Voya Retirement Insurance and Annuity Company	Voya Fixed Account	^	234,863
*	Notes Receivable from Participants	31 notes receivable bearing interest ranging from 2.28% to 4.25%, with maturity dates from July 2015 to September 2028.	-	269,318
				<u>\$ 9,242,570</u>

* Denotes Party-In-Interest as defined by ERISA.

^ Column (d) Cost is omitted for participant directed investments.

Attachment to Form 5500
Schedule H, line 4i - Schedule of Assets
(Held at End of Year)
Finelite, Inc. 401(k) Plan
EIN 94-3139357
Plan 001
As of December 31, 2014

(a) (b) Identity of issue, borrower, lessor or similar party	(c) Description of investments including maturity date, rate of interest, collateral, par, or maturity date	(d) Cost	(e) Current Value
AmCen Infl-Adj Bond Fnd A	Registered Investment Company		\$36,621
American Funds Am Balancd R3	Registered Investment Company		\$194,818
American Funds EuroPacific R3	Registered Investment Company		\$182,657
American Funds Fdmntl Inv R3	Registered Investment Company		\$356,265
Columbia High Yield Bond Fnd R	Registered Investment Company		\$166,271
Eagle Small Cap Growth Fund A	Registered Investment Company		\$953
Franklin Small Cap Val VIP F 2	Registered Investment Company		\$236,659
Invesco Endeavor Fund R	Registered Investment Company		\$21,870
Oppenheimer Developing Markets	Registered Investment Company		\$62,216
RidgeWorth LgCp VI Eqty Fnd A	Registered Investment Company		\$5,457
TRwPr Blue Chip Growth Fnd R	Registered Investment Company		\$660,236
TRwPr Retirement 2005 Fund R	Registered Investment Company		\$88
TRwPr Retirement 2010 Fund R	Registered Investment Company		\$88
TRwPr Retirement 2015 Fund R	Registered Investment Company		\$605,407
TRwPr Retirement 2020 Fund R	Registered Investment Company		\$20,531
TRwPr Retirement 2025 Fund R	Registered Investment Company		\$564,926
TRwPr Retirement 2030 Fund R	Registered Investment Company		\$33,404
TRwPr Retirement 2035 Fund R	Registered Investment Company		\$1,217,868
TRwPr Retirement 2040 Fund R	Registered Investment Company		\$373,543
TRwPr Retirement 2045 Fund R	Registered Investment Company		\$654,950
TRwPr Retirement 2050 Fund R	Registered Investment Company		\$172,880
TRwPr Retirement 2055 Fund R	Registered Investment Company		\$38,320
TRwPr Retirement Bal Fund R	Registered Investment Company		\$1,560
Victory Established VI Fnd R	Registered Investment Company		\$374,377
* Voya Aggregate Bond Port Srv	Registered Investment Company		\$163,961
* Voya Fixed Account	Insurance Company General Account		\$223,280
* Voya International Ind Prt S	Registered Investment Company		\$14,300
* Voya Russell MdCp Indx Prt S	Registered Investment Company		\$200,934
* Voya Russell SmCp Indx Prt S	Registered Investment Company		\$74,696
* Voya Small Company Port S	Registered Investment Company		\$144,576
* Voya US Bond Index Port S	Registered Investment Company		\$39,995
* Voya US Stock Index Port Srv2	Registered Investment Company		\$573,298
* VY Baron Growth Port Srv	Registered Investment Company		\$172,044
* VY Fidelity VIP Contra Pt Srv	Registered Investment Company		\$622,196
* VY FMR Divr MdCp Port Srv	Registered Investment Company		\$244,070
* VY Oppenhm Global Port Srv	Registered Investment Company		\$506,356
Participant Loan Fund	Participant Loans - Rates 4.25% to 2.28%		\$269,318
TOTAL			\$9,230,987

* denotes party-in-interest

Column (d) is not required as the Plan's investments are totally participant directed.

FINELITE, INC. 401(k) PLAN

FINANCIAL STATEMENTS
AND SUPPLEMENTAL SCHEDULE

Year Ended December 31, 2014

FINELITE, INC. 401(k) PLAN

Year Ended December 31, 2014

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SHEA LABAGH DOBBERSTEIN

CERTIFIED PUBLIC ACCOUNTANTS & ADVISORS

INDEPENDENT AUDITORS' REPORT

TO THE PLAN ADMINISTRATOR AND PARTICIPANTS OF FINELITE, INC. 401(k) PLAN

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of FINELITE, INC. 401(k) PLAN (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, 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.

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by Voya Retirement Insurance and Annuity Company (formerly ING Life Insurance and Annuity Company), the insurance company, except for comparing the information with the related information included in the financial statements. We have been informed by the Plan administrator that the insurance company holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained certifications from the insurance company as of December 31, 2014 and 2013, and for the year ended December 31, 2014, that the information provided to the Plan administrator by the insurance company is complete and accurate.

Disclaimer of Opinion

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

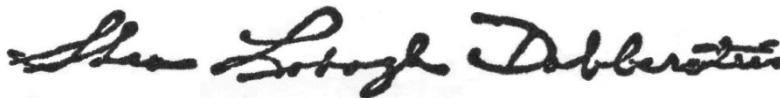
Other Matter – Supplemental Schedule

The supplemental schedule, Schedule H – Line 4i: Schedule of Assets (Held at End of Year), is required by the Department of Labor’s (“DOL”) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is 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 this supplemental schedule.

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

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

SHEA LABAGH DOBBERSTEIN
Certified Public Accountants, Inc.

A handwritten signature in black ink, reading "Shea Labagh Dobberstein". The signature is written in a cursive, flowing style.

San Francisco, California
September 29, 2015

FINELITE, INC. 401(k) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2014	2013
<u>ASSETS</u>		
<u>INVESTMENTS AT FAIR VALUE</u>		
Pooled Separate Accounts	\$ 8,738,389	\$ 7,015,712
Guaranteed Interest Account	234,863	299,287
<u>TOTAL INVESTMENTS</u>	<u>8,973,252</u>	<u>7,314,999</u>
<u>RECEIVABLES</u>		
Notes Receivable from Participants	269,318	253,679
Employer Corrective Contributions	2,923	-
<u>TOTAL RECEIVABLES</u>	<u>272,241</u>	<u>253,679</u>
<u>TOTAL ASSETS</u>	<u>9,245,493</u>	<u>7,568,678</u>
<u>LIABILITY</u>		
<u>EXCESS LOAN REPAYMENT REFUNDABLE</u>		
<u>TO PARTICIPANT</u>	<u>195</u>	<u>117</u>
<u>NET ASSETS AVAILABLE FOR BENEFITS</u>		
<u>AT FAIR VALUE</u>	<u>9,245,298</u>	<u>7,568,561</u>
<u>ADJUSTMENT FROM FAIR VALUE TO</u>		
<u>CONTRACT VALUE FOR INTEREST IN</u>		
<u>FULLY BENEFIT-RESPONSIVE GUARANTEED</u>		
<u>INTEREST ACCOUNT</u>		
	<u>(11,583)</u>	<u>2,965</u>
<u>NET ASSETS AVAILABLE FOR BENEFITS</u>	<u>\$ 9,233,715</u>	<u>\$ 7,571,526</u>

FINELITE, INC. 401(k) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Year Ended December 31, 2014

ADDITIONS

ADDITIONS TO NET ASSETS ATTRIBUTED TO:

INVESTMENT INCOME

Net Appreciation in Fair Value of Investments	\$ 501,501
Interest Income	5,510

<u>TOTAL INVESTMENT INCOME</u>	<u>507,011</u>
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INTEREST INCOME ON NOTES RECEIVABLE
FROM PARTICIPANTS

<u>7,219</u>

CONTRIBUTIONS

Participants	726,817
Employer	388,197
Rollover	257,710

<u>TOTAL CONTRIBUTIONS</u>	<u>1,372,724</u>
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<u>TOTAL ADDITIONS</u>	<u>1,886,954</u>
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DEDUCTIONS

DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:

<u>BENEFITS PAID TO PARTICIPANTS</u>	222,256
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<u>ADMINISTRATIVE EXPENSES</u>	<u>2,509</u>
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<u>TOTAL DEDUCTIONS</u>	<u>224,765</u>
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<u>NET INCREASE IN NET ASSETS</u>	1,662,189
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NET ASSETS AVAILABLE FOR
BENEFITS AT BEGINNING OF YEAR

<u>7,571,526</u>

NET ASSETS AVAILABLE FOR
BENEFITS AT END OF YEAR

<u>\$ 9,233,715</u>

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 1 – DESCRIPTION OF THE PLAN

The following description of the Finelite, Inc. 401(k) Plan (the “Plan”) provides only general information. Participants should refer to the Plan agreement for a complete description of the Plan’s provisions.

General – The Plan was established on January 1, 1998 to provide retirement benefits for employees of Finelite, Inc. (the “Company”). The Plan is a defined contribution plan covering all eligible employees who have attained age 21 and are not covered by a collective bargaining agreement and are not nonresident aliens. Eligible employees become participants following 90 days of employment with the Company. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”) and certain provisions of the Internal Revenue Code (“IRC”).

The Plan provides for a Plan administrator who is responsible for keeping accurate and complete records with regard to the Plan’s operations, informing participants of changes or amendments to the Plan, ensuring that the Plan conforms to the law and to government regulations, and providing participants with any reports and documents required by law. The Investment Committee is responsible for oversight of the Plan which includes determining the appropriateness of the Plan’s investment offerings and monitoring investment performance.

Effective October 1, 2014, the Plan switched from the ING MAP Select fully unbundled platform to the Voya bundled platform. In connection with this, one investment option changed. Additionally, the Plan terminated its third party administrator service contract with Webster Planning Corporation and third party administrator services were transferred to Voya Retirement Insurance and Annuity Company (“Voya”). The Plan was amended and restated in the form of the Voya Defined Contribution Prototype Plan effective October 1, 2014.

Participant Contributions – Participants may elect to contribute to the Plan a specific percentage or dollar amount of their eligible compensation as either pre-tax or post-tax (Roth), as defined in the Plan, with maximum contributions of \$17,500 for 2014. Each contribution type is maintained in separate accounts in the Plan. The Plan allows participants who are 50 years of age or older by the end of the calendar year and who are making contributions to the Plan, to also make a catch-up contribution of up to \$5,500 in 2014. Participants may also make rollover contributions from other qualified defined benefit or defined contribution plans.

Newly eligible participants are automatically enrolled with a contribution rate of 5% of eligible pre-tax compensation into the target date fund which best reflects the participant’s anticipated retirement date, unless the employee affirmatively elects otherwise.

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 1 – DESCRIPTION OF THE PLAN (Continued)

Employer Contributions – The Company provides “Safe-Harbor” contributions in accordance with the provisions of the IRC. Under the Safe-Harbor contribution rules, the Company makes mandatory matching contributions of each participant’s contributions up to an amount equal to 100% of the first three percent, and 50% of the next two percent of each participant’s annual compensation, as defined in the Plan. These matching contributions are contributed to the Plan each payroll period. The Company may also make additional discretionary matching and nonelective contributions; however, none were made for the year ended December 31, 2014.

Participant Accounts – Each participant’s account is credited with the participant’s contributions, rollover contributions, the Company’s matching contributions and allocations of (a) the Company’s discretionary contributions, if any, and (b) Plan investment earnings or losses. Allocations are based on participant earnings or account balances, as defined by the Plan agreement. The benefit to which a participant is entitled is the benefit that may be provided from the participant’s vested account.

Investment Options – Upon enrollment in the Plan, participants may direct the investment of their account balance into the various investment funds available under the Plan.

Vesting – Participants are immediately vested in their voluntary contributions, rollover contributions and employer contributions, plus actual earnings thereon.

Notes Receivable from Participants – Participants may borrow from their vested account balances provided they meet the Plan’s eligibility requirements. The minimum loan amount is \$1,000 and the maximum amount is the lesser of one-half of the participant’s vested account balance or \$50,000. The loans are secured by the balance in the participant’s account. The duration of the loan is not to exceed five years, except for loans used to finance the purchase of a primary residence. Interest is charged at a fixed rate determined at the date of the loan under the loan policy. Principal and interest are paid ratably through payroll deductions or note repayments made directly to the Plan after termination of employment. At December 31, 2014, interest rates on outstanding loans ranged from 2.28% to 4.25% and the maturity dates ranged from July 2015 to September 2028.

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 1 – DESCRIPTION OF THE PLAN (Continued)

Payment of Benefits – Upon termination of service due to death, disability, or retirement, a participant may receive a lump-sum distribution, installments over a period of not more than the assumed life expectancy of the participant or beneficiary, or a direct rollover distribution into a qualified plan. For termination of service for other reasons, a participant may receive the value of the vested interest in their account as a lump-sum distribution. Terminated participants with account balances over \$5,000 may delay receipt of distributions. If the participant's account balance is between \$1,000 and \$5,000, and no distribution instructions have been received from such participant, the account may be rolled over into an individual retirement account as determined by the Plan administrator. Accounts of terminated participants with balances of less than \$1,000 will be distributed directly to the participant in the form of a lump-sum payment.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting – The Plan prepares its financial statements on the accrual basis of accounting, in conformity with accounting principles generally accepted in the United States of America.

Investment contracts held by a defined contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. The Plan invests in a fully benefit-responsive investment contract through a guaranteed interest account, the Voya Fixed Account. The statements of net assets available for benefits present the fair value of this fully benefit-responsive investment as well as the adjustment of the investment from fair value to contract value. The statement of changes in net assets available for benefits is prepared on a contract value basis.

Use of Estimates – The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results may differ from those estimates.

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Investment Valuation and Income Recognition – Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the insurance company and investment advisor. See Note 3 for further discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants – Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2014 or 2013. If a participant ceases to make loan repayments and the Plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Payment of Benefits – Benefits are recorded when paid.

Administrative Expenses – Certain expenses of maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value of investments.

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Recent Accounting Pronouncements – In May 2015, the Financial Accounting Standards Board (“FASB”) issued Accounting Standards Update (“ASU”) 2015-07, *Fair Value Measurement (Topic 820), Disclosures for Investments in Certain Entities That Calculate Net Asset Value per Share (or Its Equivalent)*. Under the guidance in ASU 2015-07, investments for which fair value is measured using the net asset value per share practical expedient will no longer be categorized within the fair value hierarchy levels, but will be presented as a reconciling item. Investments that calculate net asset value per share (or its equivalent), but for which the practical expedient is not applied, will continue to be included in the fair value hierarchy. ASU 2015-07 also eliminates the requirement to make certain disclosures for all investments that are eligible to be measured at fair value using the net asset value per share practical expedient by limiting those disclosure requirements to investments for which the entity has elected to measure the fair value using that practical expedient. ASU 2015-07 is effective for annual periods beginning after December 15, 2016 for nonpublic entities. Early adoption is permitted. The Plan is currently evaluating the impact of adopting this guidance on its financial statements.

In July 2015, the FASB issued ASU 2015-12, *Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962), Health and Welfare Benefit Plans (Topic 965): (Part I) Fully Benefit-Responsive Investment Contracts, (Part II) Plan Investment Disclosures, (Part III) Measurement Date Practical Expedient* (consensuses of the FASB Emerging Issues Task Force). The overall objective of this ASU is to reduce complexity in employee benefit plan accounting. Some of its key provisions include the designation of contract value as the only required measure for fully benefit-responsive investment contracts and the elimination of certain disclosure requirements for investments. The amendments in all three parts of ASU 2015-12 take effect for fiscal years beginning after December 15, 2015. Earlier application is permitted. The amendments in parts I and II should be applied retrospectively for all financial statements presented. The amendments in Part III should be applied prospectively. The Plan is currently evaluating the impact of adopting this guidance on its financial statements.

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 3 – FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under the *Fair Value Measurements and Disclosures* topic of the Financial Accounting Standards Board Accounting Standards Codification are described as follows:

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

Level 2: Inputs to the valuation methodology include:

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

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

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

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

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 3 – FAIR VALUE MEASUREMENTS (Continued)

Following is a description of the valuation methodologies used by the Plan for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2014 and 2013.

Pooled Separate Accounts: Investments in pooled separate accounts are valued at the net asset value (“NAV”) of accumulation units held at year-end. The NAV, as provided by Voya, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the account, dividends and contract account charges. This practical expedient is not used when it is determined to be probable that the Plan will sell the investment for an amount different than the reported NAV. Participant transactions may occur daily. The pooled separate accounts do not have unfunded commitments and are currently not subject to withdrawal limitations.

Guaranteed Interest Account: Valued at fair value by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the credit-worthiness of the issuer.

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

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 3 – FAIR VALUE MEASUREMENTS (Continued)

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

2014				
	Level 1	Level 2	Level 3	Total
Pooled Separate Accounts:				
Balanced Accounts:				
Target Date	\$ -	\$ 3,683,565	\$ -	\$ 3,683,565
Others	-	194,818	-	194,818
Equity Accounts:				
Global/International	-	703,313	-	703,313
Large Cap Growth	-	722,452	-	722,452
Large Cap Value	-	1,557,216	-	1,557,216
Mid Cap	-	1,013,295	-	1,013,295
Small Cap	-	456,882	-	456,882
Fixed Income Accounts	-	406,848	-	406,848
Total Pooled Separate Accounts	-	8,738,389	-	8,738,389
Guaranteed Interest Account	-	-	234,863	234,863
Total Assets at Fair Value	<u>\$ -</u>	<u>\$ 8,738,389</u>	<u>\$ 234,863</u>	<u>\$ 8,973,252</u>

2013				
	Level 1	Level 2	Level 3	Total
Pooled Separate Accounts:				
Balanced Accounts:				
Target Date	\$ -	\$ 2,608,383	\$ -	\$ 2,608,383
Others	-	165,144	-	165,144
Equity Accounts:				
Global/International	-	654,689	-	654,689
Large Cap Growth	-	555,334	-	555,334
Large Cap Value	-	1,274,511	-	1,274,511
Mid Cap	-	908,320	-	908,320
Small Cap	-	464,627	-	464,627
Fixed Income Accounts	-	384,704	-	384,704
Total Pooled Separate Accounts	-	7,015,712	-	7,015,712
Guaranteed Interest Account	-	-	299,287	299,287
Total Assets at Fair Value	<u>\$ -</u>	<u>\$ 7,015,712</u>	<u>\$ 299,287</u>	<u>\$ 7,314,999</u>

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 3 – FAIR VALUE MEASUREMENTS (Continued)

The following table sets forth a summary of the changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2014:

	<u>Guaranteed Interest Account</u>
Balance, Beginning of Year	\$ 299,287
Interest Income	5,510
Unrealized Gains (Losses)	14,548
Purchases, Sales, Issuances and Settlements:	
Purchases and Issuances	424,595
Sales and Settlements	<u>(509,077)</u>
Balance, End of Year	<u><u>\$ 234,863</u></u>

Unrealized gains/(losses) from the guaranteed interest account are not included in the statement of changes in net assets available for benefits as the account is recorded at contract value for purposes of the net assets available for benefits.

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements – The following table represents the Plan's Level 3 financial instruments held at December 31, 2014, the valuation techniques used to measure the fair value of those financial instruments, and the significant unobservable inputs and the ranges of values for those inputs.

<u>Instrument</u>	<u>Fair Value</u>	<u>Principal Valuation Technique</u>	<u>Unobservable Inputs</u>	<u>Range of Significant Input Values</u>
Guaranteed Interest Account	\$234,863	Discounted Cash Flow	Crediting Interest Rate	1.00% or greater

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 4 – INFORMATION CERTIFIED BY VOYA

Voya (formerly ING Life Insurance and Annuity Company) maintains the Plan's assets under an allocated contract. All investments are in participant-directed funds. The participant accounts are credited with contributions, actual earnings and unrealized appreciation on the investments and charged for Plan withdrawals, miscellaneous expenses, actual losses and unrealized depreciation on the investments.

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Voya has certified the completeness and accuracy of the investment information reflected on the accompanying statements of net assets available for benefits as of December 31, 2014 and 2013, the supplemental Schedule H, line 4i: Schedule of Assets (Held at End of Year) as of December 31, 2014, except for information related to notes receivable from participants, and the investment information included in the notes to financial statements, and the related investment activity reflected in the statement of changes in net assets available for benefits for the year ended December 31, 2014.

The following is a summary of the certified information prepared by Voya, furnished to the Plan administrator and included in the Plan's financial statements and supplemental schedule at December 31. Investments representing greater than 5% of net assets are individually identified:

	<u>2014</u>	<u>2013</u>
Pooled Separate Accounts:		
Voya Fidelity VIP Contrafund Portfolio	\$ 622,196	\$ 552,601
Voya Oppenheimer Global Portfolio	506,356	484,832
Mainstay Large Cap Growth Fund R3	-	495,213
T.Rowe Price Retirement 2015 Fund R	605,407	276,315 *
T.Rowe Price Retirement 2025 Fund R	564,926	456,607
T.Rowe Price Retirement 2035 Fund R	1,217,868	1,024,687
T.Rowe Price Retirement 2045 Fund R	654,950	412,396
T.Rowe Price Blue Chip Growth Fund - Class R	660,236	-
Voya U.S. Stock Index Portfolio	573,298	407,395
Other Funds	<u>3,333,152</u>	<u>2,905,666</u>
	<u>\$ 8,738,389</u>	<u>\$ 7,015,712</u>
Guaranteed Interest Account**	<u>\$ 234,863</u>	<u>\$ 299,287</u>

* Individual asset is not greater than 5% of net assets but is included for comparative purposes.

** Contract value of \$223,280 and \$302,252 at December 31, 2014 and 2013, respectively, was certified by Voya.

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 4 – INFORMATION CERTIFIED BY VOYA (Continued)

Investment income information certified by Voya for the year ended December 31, 2014 is as follows:

Net Appreciation in Pooled Separate Accounts	<u>\$ 501,501</u>
Interest Income on Guaranteed Interest Account	<u>\$ 5,510</u>

NOTE 5 – GUARANTEED INTEREST ACCOUNT

As part of the Voya Fixed Account (formerly ING Fixed Account), the Plan entered into a fully benefit-responsive investment contract (“Guaranteed Interest Account”) with Voya. Voya maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals. The issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. There are no reserves against contract value for credit risk of the contract issuer or otherwise. The contract is credited with an annual interest rate of no less than 1.00%. Each calendar year Voya will set a floor interest rate which will be declared in writing to the contract holder prior to its effective date.

Voya may terminate the contract after the completion of five contract years by providing the contract holder a 90-day written notice to pay out the full value without fees, charges or Market Value Adjustment (“MVA”).

Certain events may limit the ability of the Plan to transact at contract value with Voya. No surrender charge is assessed against contract withdrawals taken for reasons of participant retirement, severance from employment, death, disability, hardship, loan or in-service withdrawals after age 59 ½. There are restrictions on transfers to and from the Voya Fixed Account and a positive or negative MVA may apply if the contract were terminated by either participant or the Plan sponsor.

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 5 – GUARANTEED INTEREST ACCOUNT (Continued)

As described in Note 2, because the Guaranteed Interest Account is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the Guaranteed Interest Account. Contract value represents contributions made under the contract, plus earnings, less participant withdrawals. Participants may ordinarily direct the withdrawals or transfer of all or a portion of their investment at contract value.

The average yield based on actual earnings and the interest rates credited to the participant's accounts were 1.00% and 2.35% for the years ended December 31, 2014 and 2013, respectively.

NOTE 6 – TAX STATUS

Effective October 1, 2014, the Plan adopted a prototype plan that has received an opinion letter dated September 1, 2014, in which the Internal Revenue Service ("IRS") stated that the prototype plan, as then designed, was in accordance with the applicable requirements of the IRC. The Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC, and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

Prior to October 1, 2014, the Plan had adopted the Webster Planning Corporation prototype Plan that had received its latest determination letter on March 11, 2011 in which the Internal Revenue Service stated that the prototype plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code ("IRC"). Although the prior Plan has been amended since receiving the determination letter, the Plan administrator believes that the prior Plan was designed and operated in compliance with the applicable requirements of the IRC. Accordingly, no provision for income taxes has been recorded in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by federal or state taxing authorities. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2014, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2011.

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 7 – RELATED PARTY TRANSACTIONS

Certain Plan investments are managed by Voya. These transactions qualify as party-in-interest transactions; however, they are exempt from the prohibited transaction rules under ERISA. Fees paid by the Plan for investment management services are included in net appreciation in the value of investments, as they are paid through revenue sharing, rather than a direct payment.

NOTE 8 – PLAN TERMINATION

The Company has established the Plan with the expressed intention and expectation that it will continue the Plan. However, if circumstances make it impossible or inadvisable to continue the Plan, the Company reserves the right to terminate it at any time subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in any unvested portions of their accounts. Benefits will be held in the trust fund which will remain in existence until the Company requests the discontinuance of the trust agreement.

NOTE 9 – RISKS AND UNCERTAINTIES

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

NOTE 10 – PLAN OPERATIONAL ERRORS

During 2015, operational errors in the calculation of employer Safe-Harbor contributions related to certain bonus payments for Plan year 2014 were discovered. In order to correct these errors, the Plan sponsor remitted \$2,923 of corrective contributions and the related lost earnings to the Plan for the affected participants in 2015.

During 2015, operational errors related to the automatic enrollment of certain employees for the Plan year 2014 were discovered. Plan management is in the process of determining the corrective actions.

FINELITE, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 11 – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits and changes in net assets available for benefits per these financial statements to Form 5500 as of and for the year ended December 31, 2014:

a.	Net Assets Available for Benefits per the Financial Statements	\$ 9,233,715
	Employer Corrective Contributions Receivable at December 31, 2014, Recorded on Financial Statements Not on Form 5500	(2,923)
	Excess Loan Repayment Refundable at December 31, 2014, Recorded on Financial Statements Not on Form 5500	<u>195</u>
	Net Assets Available for Benefits per Form 5500	<u>\$ 9,230,987</u>
b.	Net Increase in Net Assets per the Statement of Changes in Net Assets Available for Benefits	\$ 1,662,189
	Less: Net Effect of Expense Recorded on Form 5500 and not Recorded on Financial Statements	<u>(2,728)</u>
	Net Increase in Net Assets per Form 5500	<u>\$ 1,659,461</u>

NOTE 12 – SUBSEQUENT EVENTS

Subsequent to year-end, the Plan terminated its contract with Voya and replaced Voya with Great-West Life & Annuity Insurance Company operating under the name of Empower Retirement as the Plan's custodian and recordkeeper. Effective July 1, 2015, the Plan's assets were transferred to Empower Retirement.

The Plan has evaluated subsequent events through September 29, 2015, the date the financial statements were available to be issued.

SUPPLEMENTAL SCHEDULE

FINELITE, INC. 401(k) PLAN

SCHEDULE H – LINE 4i: SCHEDULE OF ASSETS (HELD AT END OF YEAR)

FEIN: 94-3139357

Plan Number: 001

December 31, 2014

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
		Pooled Separate Accounts:		
*	Voya Retirement Insurance and Annuity Company	American Century Inflation-Adjusted Bond Fund	2,839 Units	\$ 36,621
*	Voya Retirement Insurance and Annuity Company	American Funds Balanced Am R3	9,767 Units	194,818
*	Voya Retirement Insurance and Annuity Company	American Funds EuroPacific Growth Fund R3	8,802 Units	182,657
*	Voya Retirement Insurance and Annuity Company	American Funds Fundamental Investors R3	19,516 Units	356,265
*	Voya Retirement Insurance and Annuity Company	Columbia High Yield Bond Fund R4	9,931 Units	166,271
*	Voya Retirement Insurance and Annuity Company	Eagle Small Cap Growth Fund A	48 Units	952
*	Voya Retirement Insurance and Annuity Company	Franklin Small Cap Value Securities Fund Class 2	9,948 Units	236,659
*	Voya Retirement Insurance and Annuity Company	Voya Aggregate Bond Portfolio - Service Class	10,186 Units	163,961
*	Voya Retirement Insurance and Annuity Company	Voya Baron Growth Portfolio	7,680 Units	172,044
*	Voya Retirement Insurance and Annuity Company	Voya Fidelity VIP Contrafund Portfolio	92,427 Units	622,196
*	Voya Retirement Insurance and Annuity Company	Voya FMR Diversified Mid Cap Portfolio	11,407 Units	244,070
*	Voya Retirement Insurance and Annuity Company	Voya International Index Portfolio	1,356 Units	14,300
*	Voya Retirement Insurance and Annuity Company	Voya Oppenheimer Global Portfolio	27,902 Units	506,356
*	Voya Retirement Insurance and Annuity Company	Voya Russell Mid Cap Index Portfolio	9,976 Units	200,934
*	Voya Retirement Insurance and Annuity Company	Voya Russell Small Cap Index Portfolio	3,737 Units	74,695
*	Voya Retirement Insurance and Annuity Company	Voya Small Company Portfolio	7,706 Units	144,576
*	Voya Retirement Insurance and Annuity Company	Voya U.S. Bond Index Portfolio	3,050 Units	39,995
*	Voya Retirement Insurance and Annuity Company	Voya U.S. Stock Index Portfolio	35,118 Units	573,298
*	Voya Retirement Insurance and Annuity Company	Invesco Endeavor Fund R	522 Units	21,870
*	Voya Retirement Insurance and Annuity Company	Oppenheimer Developing Markets Fund A	1,445 Units	62,216
*	Voya Retirement Insurance and Annuity Company	RidgeWorth Large Cap Value Equity Fund A	264 Units	5,457
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Blue Chip Growth Fund - Class R	34,484 Units	660,236
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2005 Fund R	6 Units	88
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2010 Fund R	6 Units	88
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2015 Fund R	38,307 Units	605,407
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2020 Fund R	1,248 Units	20,531
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2025 Fund R	33,262 Units	564,926
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2030 Fund R	1,910 Units	33,404
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2035 Fund R	68,448 Units	1,217,868
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2040 Fund R	20,775 Units	373,543
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2045 Fund R	36,419 Units	654,950
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2050 Fund R	9,621 Units	172,880
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement 2055 Fund R	2,133 Units	38,320
*	Voya Retirement Insurance and Annuity Company	T.Rowe Price Retirement Income Fund R	112 Units	1,560
*	Voya Retirement Insurance and Annuity Company	Victory Established Value Fund R	19,423 Units	374,377
				8,738,389
		Guaranteed Interest Account:		
*	Voya Retirement Insurance and Annuity Company	Voya Fixed Account	^	234,863
*	Notes Receivable from Participants	31 notes receivable bearing interest ranging from 2.28% to 4.25%, with maturity dates from July 2015 to September 2028.	-	269,318
				<u>\$ 9,242,570</u>

* Denotes Party-In-Interest as defined by ERISA.

^ Column (d) Cost is omitted for participant directed investments.