

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2014 This Form is Open to Public Inspection
---	---	--

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>NU HOLDING & AFFILIATES 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>004</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>11/01/1988</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>004</u>	1c Effective date of plan <u>11/01/1988</u>	
1b Three-digit plan number (PN) ▶	<u>004</u>				
1c Effective date of plan <u>11/01/1988</u>					
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>NORMAN-SPENCER AGENCY, INC.</u> <u>8075 WASHINGTON VILLAGE DRIVE</u> <u>DAYTON, OH 45458</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>31-1407022</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>937-432-1600</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>524210</u></td> </tr> <tr> <td style="height: 40px;"></td> </tr> </table>	2b Employer Identification Number (EIN) <u>31-1407022</u>	2c Plan Sponsor's telephone number <u>937-432-1600</u>	2d Business code (see instructions) <u>524210</u>	
2b Employer Identification Number (EIN) <u>31-1407022</u>					
2c Plan Sponsor's telephone number <u>937-432-1600</u>					
2d Business code (see instructions) <u>524210</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	SANDRA WELKER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5 162
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) 136 6a(2) 118 6b 0 6c 35 6d 153 6e 0 6f 153 6g 138 6h 13
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2T 3D 3H b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ 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 C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		2014
		This Form is Open to Public Inspection.

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

A Name of plan <u>NU HOLDING & AFFILIATES 401(K) PLAN</u>	B Three-digit plan number (PN) <u>004</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>NORMAN-SPENCER AGENCY, INC.</u>	D Employer Identification Number (EIN) <u>31-1407022</u>

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

04-2647786

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

(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

(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

(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

(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

(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)

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65	RECORDKEEPER	975	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(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.
ALZGI NFJ DIV VL ADM - BOSTON FINA 330 W. 9TH STREET KANSAS CITY, MO 66160	0.35%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
COL SM CAP IDX Z - COLUMBIA MGT IN P.O. BOX 8081 BOSTON, MA 02266	0.10%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
DREY MID CAP INDEX - DREYFUS TRANS 200 PARK AVENUE NEW YORK, NY 10166	0.35%	

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		
HARBOR INTL INV - HARBOR SERVICES	0.40%	
34-1953399		
(a) Enter service provider name as it appears on line 2		
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		
JANUS OVERSEAS T - JANUS SERVICES	0.35%	
43-1804048		
(a) Enter service provider name as it appears on line 2		
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		
MFS MA INV TRUST R3 - MFS SERVICE	0.50%	
04-2865649		

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		
PIMCO COMM REL RET A - BOSTON FINA P.O. BOX 8480 BOSTON, MA 02266	0.45%	
(a) Enter service provider name as it appears on line 2		
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		
PIMCO TOT RETURN ADM - BOSTON FINA P.O. BOX 8480 BOSTON, MA 02266	0.28%	
(a) Enter service provider name as it appears on line 2		
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation		
RS EMERGING MKTS A - BOSTON FINANC P.O. BOX 8480 BOSTON, MA 02266	0.55%	

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TRP SM CAP VAL ADV - T. ROWE PRICE 52-2269240	0.40%

(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:

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

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

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection
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>NU HOLDING & AFFILIATES 401(K) PLAN</u>		B Three-digit plan number (PN) ► <u>004</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>NORMAN-SPENCER AGENCY, INC.</u>		D Employer Identification Number (EIN) <u>31-1407022</u>

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	0	0
(2) Participant contributions.....	1b(2)	0	0
(3) Other.....	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	16455	19600
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common.....	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property).....	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans.....	1c(8)	154081	79329
(9) Value of interest in common/collective trusts	1c(9)	46957	180228
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities.....	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	5478630	5642069
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	0	0

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	5696123	5921226

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	5696123	5921226
---	-----------	---------	---------

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)	187235	
(B) Participants	2a(1)(B)	412852	
(C) Others (including rollovers)	2a(1)(C)	27642	
(2) Noncash contributions	2a(2)	0	627729
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	2	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	5131	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		5133
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	283701	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		283701
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(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)		1481
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		34139
c Other income.....	2c		0
d Total income. Add all income amounts in column (b) and enter total.....	2d		952183

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	717851	
(2) To insurance carriers for the provision of benefits.....	2e(2)	0	
(3) Other.....	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		717851
f Corrective distributions (see instructions).....	2f		7748
g Certain deemed distributions of participant loans (see instructions).....	2g		0
h Interest expense.....	2h		0
i Administrative expenses: (1) Professional fees.....	2i(1)	0	
(2) Contract administrator fees.....	2i(2)	0	
(3) Investment advisory and management fees.....	2i(3)	486	
(4) Other.....	2i(4)	995	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		1481
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		727080

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		225103
l Transfers of assets:			
(1) To this plan.....	2l(1)		0
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

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

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

☒ Yes ☐ No

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

(1) Name: **SKELLEY & COMANY CPA**

(2) EIN: **31-1449760**

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		5000000
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.
---	---	---

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

A Name of plan NU HOLDING & AFFILIATES 401(K) PLAN	B Three-digit plan number (PN) ▶ 004
C Plan sponsor's name as shown on line 2a of Form 5500 NORMAN-SPENCER AGENCY, INC.	D Employer Identification Number (EIN) 31-1407022

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): 04-6568107	
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3	Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3

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

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

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

9	If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
---	---	-----------------------------------	-----------------------------------	-------------------------------	-----------------------------

Part IV	ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
---------	--

10	Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11	a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
	b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....	☐ Yes	☐ No
12	Does the ESOP hold any stock that is not readily tradable on an established securities market?.....	☐ Yes	☐ No

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)

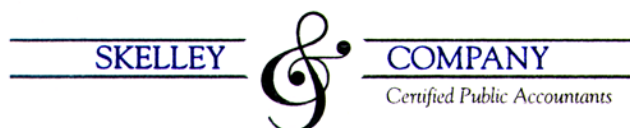
a Enter the percentage of plan assets held as:
 Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

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): _____



& AFFILIATES 401(k) PLAN FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2014 AND 2013



NU HOLDINGS PENSION PLAN
FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2014 AND 2013

TABLE OF CONTENTS

	<u>PAGE</u>
INDEPENDENT AUDITOR'S REPORT	1
FINANCIAL STATEMENTS	
Statements of Net Assets Available for Benefits	3
Statement of Changes in Net Assets Available for Benefits	4
Notes to Financial Statements	5
SUPPLEMENTARY INFORMATION	
Schedule of Assets Held at End of Year	9



INDEPENDENT AUDITOR'S REPORT

Plan Administrators
Nu Holdings & Affiliates 401(k) Plan
Dayton, Ohio

Report on the Financial Statements

I was engaged to audit the accompanying financial statements of the Nu Holdings & Affiliates 401(k) Plan, which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013 and the related statements of changes in net assets available for benefits for the years then ended and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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 controls relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

My responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matters described in the Basis for Disclaimer of Opinion paragraph, however, I was 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 me not to perform, and I did not perform, any auditing procedures with respect to the information summarized in Note C, which was certified by Fidelity Management Trust Company (FMTC), the Trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplementary information. The plan administrator informed me that FMTC holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from FMTC as of, and for the years ended, December 31, 2014 and 2013, that the information provided to the plan administrator by FMTC is complete and accurate.

Disclaimer of Opinion

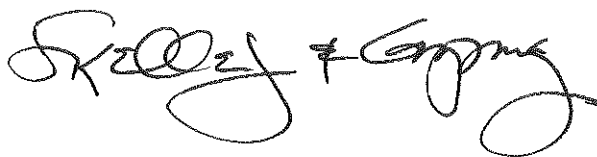
Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, I have not been able to obtain sufficient, appropriate audit evidence to provide a basis for an audit opinion. Accordingly, I do not express an opinion on the accompanying financial statements and supplementary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

Other Matter

I was engaged for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets held at end of year, which are the responsibility of plan management, are presented for the purpose of additional analysis and are not a required part of the financial statements but are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, it is inappropriate to and I do not express an opinion on the supplemental schedule referred to above.

Report of the Form and Content in Compliance with DOL Rules and Regulations

The form and content of the information included in the financial statements and supplementary information, other than that derived from the information certified by the Trustee, have been audited by me in accordance with auditing standards generally accepted in the United States of America and, in my 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.

A handwritten signature in black ink, appearing to read "Kelly E. Grogan". The signature is fluid and cursive, with a large loop at the end.

Dayton, Ohio
September 9, 2015
EIN 31-1449760

NU HOLDINGS & AFFILIATES 401(k) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2014 AND 2013

	<u>2014</u>	<u>2013</u>
ASSETS		
Investments in Registered Investment Companies:		
AllianzGI NFJ Dividend Value Fund Admin CI - 19,398.25 and 17,489.55 shares in 2014 and 2013, respectively	\$ 335,978	\$ 281,057
Columbia Small Cap Index Fund CI Z - 3,904.47 and 685.89 shares in 2014 and 2013, respectively	89,256	16,139
Dreyfus Mid Cap Index Fund - 1,900.57 and 1,462.43 shares in 2014 and 2013, respectively	71,461	53,744
Fidelity Contrafund - 7,761.62 and 7,503.61 shares in 2014 and 2013, respectively	760,406	721,397
Fidelity Freedom 2000 - 0 and 313.15 shares in 2014 and 2013, respectively	-	3,893
Fidelity Freedom 2010 - 761.74 and 379.65 shares in 2014 and 2013, respectively	11,723	5,812
Fidelity Freedom 2015 - 9,921.69 and 57,867.09 shares in 2014 and 2013, respectively	125,112	737,805
Fidelity Freedom 2020 - 11,293.63 and 8,846.01 shares in 2014 and 2013, respectively	173,470	138,086
Fidelity Freedom 2025 - 34,600.60 and 28,976.61 shares in 2014 and 2013, respectively	454,652	385,969
Fidelity Freedom 2030 - 1,787.81 and 1,235.67 shares in 2014 and 2013, respectively	28,837	20,141
Fidelity Freedom 2035 - 28,360.30 and 25,928.88 shares in 2014 and 2013, respectively	376,058	349,521
Fidelity Freedom 2040 - 38,952.00 and 30,399.70 shares in 2014 and 2013, respectively	363,812	289,405
Fidelity Freedom 2045 - 19,618.47 and 18,902.80 shares in 2014 and 2013, respectively	206,190	207,364
Fidelity Freedom 2050 - 4,309.42 and 2,985.29 shares in 2014 and 2013, respectively	45,551	32,928
Fidelity Freedom 2055 - 1,098.77 and 192.64 shares in 2014 and 2013, respectively	12,845	2,240
Fidelity Freedom Income - 557.96 and 120.28 shares in 2014 and 2013, respectively	6,461	1,412
Fidelity High Income - 3,114.10 and 295.41 shares in 2014 and 2013, respectively	27,715	2,768
Fidelity Leveraged Company Stock Fund - 275.46 and 273.43 shares in 2014 and 2013, respectively	12,484	11,823
Fidelity Low Priced Stock Fund - 10,337.51 and 9,394.31 shares in 2014 and 2013, respectively	519,460	464,643
Fidelity Retirement Money Market Fund - 19,599.95 and 16,455.32 shares in 2014 and 2013, respectively	19,600	16,455
Fidelity Small Cap Value Fund - 167.08 and 155.54 shares in 2014 and 2013, respectively	3,163	3,117
Fidelity Government Income Fund - 15,339.95 and 11,758.92 shares in 2014 and 2013, respectively	161,223	119,471
Harbor International Fund Investor CI - 5,838.21 and 5,477.58 shares in 2014 and 2013, respectively	374,638	385,238
Janus Overseas Fund Class T - 769.63 and 1,289.39 shares in 2014 and 2013, respectively	24,236	47,514
MFS Massachusetts Investors Tr CI R3 - 18.99 and 13.29 shares in 2014 and 2013, respectively	543	366
PIMCO Commodities Real Return A - 561.11 and 5.39 shares in 2014 and 2013, respectively	2,469	29
PIMCO Total Return Fund Admin Class - 23,791.23 and 25,542.27 shares in 2014 and 2013, respectively	253,615	273,047
RS Emerging Markets Fund CI A - 1,587.99 and 1,256.99 shares in 2014 and 2013, respectively	27,345	24,310
Spartan 500 Index Fidelity Advantage - 10,925.56 and 8,561.87 shares in 2014 and 2013, respectively	795,927	560,717
Spartan Extended Market Index Fidelity Advantage - 1,178.41 and 730.91 shares in 2014 and 2013, respectively	65,025	39,045
Spartan International Index Fidelity Advantage - 3,466.04 and 754.47 shares in 2014 and 2013, respectively	129,006	30,684
T Rowe Price Small Cap Value Fund Advisor CI - 3,945.10 and 5,375.68 shares in 2014 and 2013, respectively	183,408	268,945
Wells Fargo Stable Value Fund CI M - 3,739.95 and 984.02 shares in 2014 and 2013, respectively	<u>180,228</u>	<u>46,957</u>
	5,841,897	5,542,042
Other assets:		
Participant Loan Receivables	<u>79,329</u>	<u>154,081</u>
Total assets	5,921,226	5,696,123
Total Liabilities	<u>-</u>	<u>-</u>
Net Assets Available for Benefits	<u>\$ 5,921,226</u>	<u>\$ 5,696,123</u>

See notes to financial statements.

NU HOLDINGS & AFFILIATES 401(k) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEARS ENDED DECEMBER 31, 2014 AND 2013

	<u>2014</u>	<u>2013</u>
ADDITIONS TO NET ASSETS:		
Investment income:		
Net investment gain	\$ 587,150	\$ 297,069
Unrealized appreciation (depreciation)		
in fair value of investments	<u>(262,696)</u>	<u>659,898</u>
	324,454	956,967
Employee Contributions	440,494	375,318
Employer Contributions	<u>187,235</u>	<u>2,019</u>
	<u>627,729</u>	<u>377,337</u>
 TOTAL ADDITIONS	 <u>952,183</u>	 <u>1,334,304</u>
DEDUCTIONS FROM NET ASSETS:		
Benefits paid to participants	725,599	648,833
Administrative expenses	<u>1,481</u>	<u>1,902</u>
 TOTAL DEDUCTIONS	 <u>727,080</u>	 <u>650,735</u>
 NET INCREASE	 225,103	 683,569
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of year	<u>5,696,123</u>	<u>5,012,554</u>
End of year	<u>\$ 5,921,226</u>	<u>\$ 5,696,123</u>

See notes to financial statements.

NU HOLDINGS & AFFILIATES 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE A - DESCRIPTION OF PLAN

The following description of the Nu Holdings & Affiliates ("Company") 401(k) Plan ("Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General – The Plan is a defined contribution plan covering all full-time employees of the Company who are age twenty-one or older and have 1000 hours of service. As of April 29, 2013, all employees age twenty-one or older are immediately eligible to participate in the Plan.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan assets are held in a Trust whose Trustee is Fidelity Management Trust Company (FMTC), a regulated and supervised trust company. The Trust has thirty-three investment options available to participants.

Contributions – Each year, participants may elect to defer a maximum of 90% of their wages up to the maximum allowed by law. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan. Beginning in 2014, the Company reinstated its match program and will match each participant's contribution up to 3% of the employee's compensation. Prior to 2013, the Company made matching or non-elective contributions at the discretion of its Board of Directors. The Company made an \$187,235 matching contribution in 2014. In 2013, the Company made an \$11,800 non-elective contribution using a portion of Plan forfeitures.

Participant Accounts – Each participant's account is credited with the participant's contribution, the Company's contribution and an allocation of Plan earnings. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. All participant accounts are self-directed.

Vesting – Participants are immediately vested in their contributions plus earnings. Vesting in the Company's contribution portion of their accounts plus earnings on this portion is based on years of continuous service. A participant is 100% vested after five years of credited service.

Payment of Benefits – On termination of service due to death, disability or retirement, a participant will receive a lump-sum or installment payments on a monthly or other periodic basis. If a participant dies before receiving all payments, the balance of the account will be paid to their beneficiary if the periodic payment option is selected.

If a participant's vested interest is \$1,000 or less, it may be paid out in one lump sum.

Forfeited Accounts – Forfeited nonvested accounts will be used to reduce future employer contributions. If an employee returns to work before five consecutive one-year breaks in service, the participant may restore the forfeited portion of their account by repaying any payment received at termination. The balance in the forfeiture account was \$3,212 and \$11 at December 31, 2014 and 2013, respectively.

NU HOLDINGS & AFFILIATES 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE B – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Plan Expenses – The Company pays substantially all of the administrative expenses for the plan's operations.

Marketable securities and securities transactions – Marketable securities are carried at fair value determined by the Plan Trustee, (FMTC), based on their quoted market value. ASC Topic 820, *Fair Value Measurements and Disclosures*, establishes a consistent framework for measuring fair value and, with certain exceptions, this framework is generally applied to all financial statement items required to be measured at fair value. The standard requires fair value measurements to be classified and disclosed in one of the following three categories:

- *Level 1* – Unadjusted quoted prices in active markets that are accessible at the measurement date for identical, unrestricted assets or liabilities;
- *Level 2* – Quoted prices in markets that are not active, or inputs which are observable, either directly or indirectly, for substantially the full term of the assets or liability; and
- *Level 3* – Prices or valuation techniques that require inputs that are both significant to the fair value measurement and unobservable.

Estimates – The preparation of financial statements requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition – The Plan's investments (Level 1) are stated at fair value. Quoted market prices are used to value investments. Shares of mutual funds are valued at quoted market prices, which represent the net asset value of shares held by the Plan at yearend.

Purchases and sales of securities are recorded on a trade-date basis. Interest and dividends are recognized when received and included in the investment gains.

NOTE C - INVESTMENTS

The December 31, 2014 and 2013 Statements of Net Assets Available for Benefits were prepared in part or entirely from information certified by the Trustee in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Income Security Act of 1974.

NU HOLDINGS & AFFILIATES 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE C - INVESTMENTS (continued)

In addition to the investments shown in the Statements of Net Assets Available for Benefits, FMTC provided information regarding the change in value of those investments. The Plan's investments (including realized gains and losses on investments bought and sold), increased (decreased) during the years ended December 31, 2014 and 2013 as follows:

	<u>2014</u>	<u>2013</u>
AllianzGI NFJ Dividend Value Fund Admin CI	\$ 54,921	\$ 18,962
Columbia Small Cap Index Fund CI Z	73,117	7,880
Dreyfus Mid Cap Index Fund	17,717	32,599
Fidelity Contrafund	39,009	197,500
Fidelity Freedom 2000	(3,893)	444
Fidelity Freedom 2010	5,911	(116,549)
Fidelity Freedom 2015	(612,693)	180,253
Fidelity Freedom 2020	35,384	(148,824)
Fidelity Freedom 2025	68,683	73,807
Fidelity Freedom 2030	8,696	9,901
Fidelity Freedom 2035	26,537	80,170
Fidelity Freedom 2040	74,407	207,715
Fidelity Freedom 2045	(1,174)	67,494
Fidelity Freedom 2050	12,623	(4,233)
Fidelity Freedom 2055	10,605	2,240
Fidelity Freedom Income	5,049	447
Fidelity High Income	24,947	2,767
Fidelity Leveraged Company Stock Fund	661	3,072
Fidelity Low Priced Stock Fund	54,817	102,514
Fidelity Retirement Money Market Fund	3,145	(6,211)
Fidelity Small Cap Value Fund	46	(239)
Fidelity Government Income Fund	41,752	(77,562)
Harbor International Fund Investor CI	(10,600)	34,998
Janus Overseas Fund Class T	(23,278)	6,038
MFS Massachusetts Investors Tr CI A	177	336
PIMCO Commodities Real Return A	2,440	29
PIMCO Total Return Fund Admin Class	(19,432)	(77,674)
RS Emerging Markets Fund CI A	3,035	(53,328)
Spartan 500 Index Fidelity Advantage	235,210	144,750
Spartan Extended Market Index Fidelity Advantage	25,980	(117,001)
Spartan International Index Fidelity Advantage	98,322	26,709
T Rowe Price Small Cap Value Fund Advisor CI	(85,537)	42,832
Wells Fargo Stable Value Fund CI M	133,271	(5,702)
Participant Loan Receivables	(74,752)	47,435

NU HOLDINGS & AFFILIATES 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE D – PLAN TERMINATION

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

NOTE E - TAX STATUS

The Plan is a Fidelity Volume Submitter Plan designed in accordance with applicable sections of the Internal Revenue Code (IRC). Fidelity has received an advisory letter from the Internal Revenue Service evidencing the Plan is qualified.

NOTE F – RISKS AND UNCERTAINTIES

The Plan invests in various investment companies (mutual funds). These mutual funds are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with any mutual fund investment, it is at least reasonably possible that changes in their values will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

NOTE G – SUBSEQUENT EVENTS

The Company has evaluated subsequent events through September 9, 2015 which is the date the financial statements were completed.

SUPPLEMENTARY INFORMATION

NU HOLDINGS & AFFILIATES 401(k) PLAN

EIN: 31-1407022
PLAN NUMBER: 004

SCHEDULE H, Line 4i -- SCHEDULE OF ASSETS HELD AT END OF YEAR

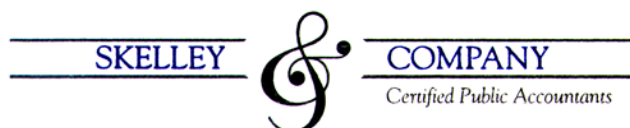
DECEMBER 31, 2014

(a) (b) Identity of issue, borrower, lessor, or similar party		(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value		(d) Cost	(e) Current value
AllianzGI NFJ Dividend Value Fund Admin CI		19,398.25	Shares	\$ 256,125	\$ 335,978
Columbia Small Cap Index Fund CI Z		3,904.47	Shares	88,831	89,256
Dreyfus Mid Cap Index Fund		1,900.57	Shares	66,687	71,461
Fidelity Contrafund		7,761.62	Shares	603,741	760,406
Fidelity Freedom 2000		-	Shares	-	-
Fidelity Freedom 2010		761.74	Shares	11,875	11,723
Fidelity Freedom 2015		9,921.69	Shares	125,587	125,112
Fidelity Freedom 2020		11,293.63	Shares	149,990	173,470
Fidelity Freedom 2025		34,600.60	Shares	354,121	454,652
Fidelity Freedom 2030		1,787.81	Shares	28,672	28,837
Fidelity Freedom 2035		28,360.30	Shares	299,084	376,058
Fidelity Freedom 2040		38,952.00	Shares	352,120	363,812
Fidelity Freedom 2045		19,618.47	Shares	201,538	206,190
Fidelity Freedom 2050		4,309.42	Shares	43,026	45,551
Fidelity Freedom 2055		1,098.77	Shares	12,815	12,845
Fidelity Freedom Income		557.96	Shares	6,510	6,461
Fidelity High Income		3,114.10	Shares	28,158	27,715
Fidelity Leveraged Company Stock Fund		275.46	Shares	8,075	12,484
Fidelity Low Priced Stock Fund		10,337.51	Shares	443,017	519,460
Fidelity Retirement Money Market Fund		19,599.95	Shares	19,600	19,600
Fidelity Small Cap Value Fund		167.08	Shares	2,699	3,163
Fidelity Government Income Fund		15,339.95	Shares	161,503	161,223
Harbor International Fund Investor CI		5,838.21	Shares	374,074	374,638
Janus Overseas Fund Class T		769.63	Shares	29,006	24,236
MFS Massachusetts Investors Tr CI R3		18.99	Shares	516	543
PIMCO Commodities Real Return A		561.11	Shares	3,004	2,469
PIMCO Total Return Fund Admin Class		23,791.23	Shares	262,600	253,615
RS Emerging Markets Fund CI A		1,587.99	Shares	31,851	27,345
Spartan 500 Index Fidelity Advantage		10,925.56	Shares	620,290	795,927
Spartan Extended Market Index Fidelity Advantage		1,178.41	Shares	62,791	65,025
Spartan International Index Fidelity Advantage		3,466.04	Shares	133,597	129,006
T Rowe Price Small Cap Value Fund Advisor CI		3,945.10	Shares	154,601	183,408
Wells Fargo Stable Value Fund CI M		3,739.95	Shares	177,062	180,228
				5,113,166	5,841,897
Participant Loan Receivables				79,329	79,329
Net Assets Held at End of Year				<u>\$ 5,192,495</u>	<u>\$ 5,921,226</u>

See notes to Financial Statements



& AFFILIATES 401(k) PLAN FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2014 AND 2013



NU HOLDINGS PENSION PLAN
FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2014 AND 2013

TABLE OF CONTENTS

	<u>PAGE</u>
INDEPENDENT AUDITOR'S REPORT	1
FINANCIAL STATEMENTS	
Statements of Net Assets Available for Benefits	3
Statement of Changes in Net Assets Available for Benefits	4
Notes to Financial Statements	5
SUPPLEMENTARY INFORMATION	
Schedule of Assets Held at End of Year	9



INDEPENDENT AUDITOR'S REPORT

Plan Administrators
Nu Holdings & Affiliates 401(k) Plan
Dayton, Ohio

Report on the Financial Statements

I was engaged to audit the accompanying financial statements of the Nu Holdings & Affiliates 401(k) Plan, which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013 and the related statements of changes in net assets available for benefits for the years then ended and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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 controls relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

My responsibility is to express an opinion on these financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matters described in the Basis for Disclaimer of Opinion paragraph, however, I was 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 me not to perform, and I did not perform, any auditing procedures with respect to the information summarized in Note C, which was certified by Fidelity Management Trust Company (FMTC), the Trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplementary information. The plan administrator informed me that FMTC holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from FMTC as of, and for the years ended, December 31, 2014 and 2013, that the information provided to the plan administrator by FMTC is complete and accurate.

Disclaimer of Opinion

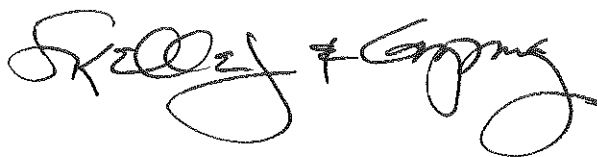
Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, I have not been able to obtain sufficient, appropriate audit evidence to provide a basis for an audit opinion. Accordingly, I do not express an opinion on the accompanying financial statements and supplementary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

Other Matter

I was engaged for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets held at end of year, which are the responsibility of plan management, are presented for the purpose of additional analysis and are not a required part of the financial statements but are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, it is inappropriate to and I do not express an opinion on the supplemental schedule referred to above.

Report of the Form and Content in Compliance with DOL Rules and Regulations

The form and content of the information included in the financial statements and supplementary information, other than that derived from the information certified by the Trustee, have been audited by me in accordance with auditing standards generally accepted in the United States of America and, in my 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.

A handwritten signature in black ink, appearing to read "Kelly & Company", written in a cursive style.

Dayton, Ohio
September 9, 2015
EIN 31-1449760

NU HOLDINGS & AFFILIATES 401(k) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2014 AND 2013

	2014	2013
ASSETS		
Investments in Registered Investment Companies:		
AllianzGI NFJ Dividend Value Fund Admin CI - 19,398.25 and 17,489.55 shares in 2014 and 2013, respectively	\$ 335,978	\$ 281,057
Columbia Small Cap Index Fund CI Z - 3,904.47 and 685.89 shares in 2014 and 2013, respectively	89,256	16,139
Dreyfus Mid Cap Index Fund - 1,900.57 and 1,462.43 shares in 2014 and 2013, respectively	71,461	53,744
Fidelity Contrafund - 7,761.62 and 7,503.61 shares in 2014 and 2013, respectively	760,406	721,397
Fidelity Freedom 2000 - 0 and 313.15 shares in 2014 and 2013, respectively	-	3,893
Fidelity Freedom 2010 - 761.74 and 379.65 shares in 2014 and 2013, respectively	11,723	5,812
Fidelity Freedom 2015 - 9,921.69 and 57,867.09 shares in 2014 and 2013, respectively	125,112	737,805
Fidelity Freedom 2020 - 11,293.63 and 8,846.01 shares in 2014 and 2013, respectively	173,470	138,086
Fidelity Freedom 2025 - 34,600.60 and 28,976.61 shares in 2014 and 2013, respectively	454,652	385,969
Fidelity Freedom 2030 - 1,787.81 and 1,235.67 shares in 2014 and 2013, respectively	28,837	20,141
Fidelity Freedom 2035 - 28,360.30 and 25,928.88 shares in 2014 and 2013, respectively	376,058	349,521
Fidelity Freedom 2040 - 38,952.00 and 30,399.70 shares in 2014 and 2013, respectively	363,812	289,405
Fidelity Freedom 2045 - 19,618.47 and 18,902.80 shares in 2014 and 2013, respectively	206,190	207,364
Fidelity Freedom 2050 - 4,309.42 and 2,985.29 shares in 2014 and 2013, respectively	45,551	32,928
Fidelity Freedom 2055 - 1,098.77 and 192.64 shares in 2014 and 2013, respectively	12,845	2,240
Fidelity Freedom Income - 557.96 and 120.28 shares in 2014 and 2013, respectively	6,461	1,412
Fidelity High Income - 3,114.10 and 295.41 shares in 2014 and 2013, respectively	27,715	2,768
Fidelity Leveraged Company Stock Fund - 275.46 and 273.43 shares in 2014 and 2013, respectively	12,484	11,823
Fidelity Low Priced Stock Fund - 10,337.51 and 9,394.31 shares in 2014 and 2013, respectively	519,460	464,643
Fidelity Retirement Money Market Fund - 19,599.95 and 16,455.32 shares in 2014 and 2013, respectively	19,600	16,455
Fidelity Small Cap Value Fund - 167.08 and 155.54 shares in 2014 and 2013, respectively	3,163	3,117
Fidelity Government Income Fund - 15,339.95 and 11,758.92 shares in 2014 and 2013, respectively	161,223	119,471
Harbor International Fund Investor CI - 5,838.21 and 5,477.58 shares in 2014 and 2013, respectively	374,638	385,238
Janus Overseas Fund Class T - 769.63 and 1,289.39 shares in 2014 and 2013, respectively	24,236	47,514
MFS Massachusetts Investors Tr CI R3 - 18.99 and 13.29 shares in 2014 and 2013, respectively	543	366
PIMCO Commodities Real Return A - 561.11 and 5.39 shares in 2014 and 2013, respectively	2,469	29
PIMCO Total Return Fund Admin Class - 23,791.23 and 25,542.27 shares in 2014 and 2013, respectively	253,615	273,047
RS Emerging Markets Fund CI A - 1,587.99 and 1,256.99 shares in 2014 and 2013, respectively	27,345	24,310
Spartan 500 Index Fidelity Advantage - 10,925.56 and 8,561.87 shares in 2014 and 2013, respectively	795,927	560,717
Spartan Extended Market Index Fidelity Advantage - 1,178.41 and 730.91 shares in 2014 and 2013, respectively	65,025	39,045
Spartan International Index Fidelity Advantage - 3,466.04 and 754.47 shares in 2014 and 2013, respectively	129,006	30,684
T Rowe Price Small Cap Value Fund Advisor CI - 3,945.10 and 5,375.68 shares in 2014 and 2013, respectively	183,408	268,945
Wells Fargo Stable Value Fund CI M - 3,739.95 and 984.02 shares in 2014 and 2013, respectively	<u>180,228</u>	<u>46,957</u>
	5,841,897	5,542,042
Other assets:		
Participant Loan Receivables	<u>79,329</u>	<u>154,081</u>
Total assets	5,921,226	5,696,123
Total Liabilities	<u>-</u>	<u>-</u>
Net Assets Available for Benefits	<u>\$ 5,921,226</u>	<u>\$ 5,696,123</u>

See notes to financial statements.

NU HOLDINGS & AFFILIATES 401(k) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEARS ENDED DECEMBER 31, 2014 AND 2013

	<u>2014</u>	<u>2013</u>
ADDITIONS TO NET ASSETS:		
Investment income:		
Net investment gain	\$ 587,150	\$ 297,069
Unrealized appreciation (depreciation)		
in fair value of investments	<u>(262,696)</u>	<u>659,898</u>
	324,454	956,967
Employee Contributions	440,494	375,318
Employer Contributions	<u>187,235</u>	<u>2,019</u>
	<u>627,729</u>	<u>377,337</u>
 TOTAL ADDITIONS	 <u>952,183</u>	 <u>1,334,304</u>
DEDUCTIONS FROM NET ASSETS:		
Benefits paid to participants	725,599	648,833
Administrative expenses	<u>1,481</u>	<u>1,902</u>
 TOTAL DEDUCTIONS	 <u>727,080</u>	 <u>650,735</u>
 NET INCREASE	 225,103	 683,569
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of year	<u>5,696,123</u>	<u>5,012,554</u>
End of year	<u>\$ 5,921,226</u>	<u>\$ 5,696,123</u>

See notes to financial statements.

NU HOLDINGS & AFFILIATES 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE A - DESCRIPTION OF PLAN

The following description of the Nu Holdings & Affiliates ("Company") 401(k) Plan ("Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General – The Plan is a defined contribution plan covering all full-time employees of the Company who are age twenty-one or older and have 1000 hours of service. As of April 29, 2013, all employees age twenty-one or older are immediately eligible to participate in the Plan.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan assets are held in a Trust whose Trustee is Fidelity Management Trust Company (FMTC), a regulated and supervised trust company. The Trust has thirty-three investment options available to participants.

Contributions – Each year, participants may elect to defer a maximum of 90% of their wages up to the maximum allowed by law. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan. Beginning in 2014, the Company reinstated its match program and will match each participant's contribution up to 3% of the employee's compensation. Prior to 2013, the Company made matching or non-elective contributions at the discretion of its Board of Directors. The Company made an \$187,235 matching contribution in 2014. In 2013, the Company made an \$11,800 non-elective contribution using a portion of Plan forfeitures.

Participant Accounts – Each participant's account is credited with the participant's contribution, the Company's contribution and an allocation of Plan earnings. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. All participant accounts are self-directed.

Vesting – Participants are immediately vested in their contributions plus earnings. Vesting in the Company's contribution portion of their accounts plus earnings on this portion is based on years of continuous service. A participant is 100% vested after five years of credited service.

Payment of Benefits – On termination of service due to death, disability or retirement, a participant will receive a lump-sum or installment payments on a monthly or other periodic basis. If a participant dies before receiving all payments, the balance of the account will be paid to their beneficiary if the periodic payment option is selected.

If a participant's vested interest is \$1,000 or less, it may be paid out in one lump sum.

Forfeited Accounts – Forfeited nonvested accounts will be used to reduce future employer contributions. If an employee returns to work before five consecutive one-year breaks in service, the participant may restore the forfeited portion of their account by repaying any payment received at termination. The balance in the forfeiture account was \$3,212 and \$11 at December 31, 2014 and 2013, respectively.

NU HOLDINGS & AFFILIATES 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE B – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Plan Expenses – The Company pays substantially all of the administrative expenses for the plan's operations.

Marketable securities and securities transactions – Marketable securities are carried at fair value determined by the Plan Trustee, (FMTC), based on their quoted market value. ASC Topic 820, *Fair Value Measurements and Disclosures*, establishes a consistent framework for measuring fair value and, with certain exceptions, this framework is generally applied to all financial statement items required to be measured at fair value. The standard requires fair value measurements to be classified and disclosed in one of the following three categories:

- *Level 1* – Unadjusted quoted prices in active markets that are accessible at the measurement date for identical, unrestricted assets or liabilities;
- *Level 2* – Quoted prices in markets that are not active, or inputs which are observable, either directly or indirectly, for substantially the full term of the assets or liability; and
- *Level 3* – Prices or valuation techniques that require inputs that are both significant to the fair value measurement and unobservable.

Estimates – The preparation of financial statements requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition – The Plan's investments (Level 1) are stated at fair value. Quoted market prices are used to value investments. Shares of mutual funds are valued at quoted market prices, which represent the net asset value of shares held by the Plan at yearend.

Purchases and sales of securities are recorded on a trade-date basis. Interest and dividends are recognized when received and included in the investment gains.

NOTE C - INVESTMENTS

The December 31, 2014 and 2013 Statements of Net Assets Available for Benefits were prepared in part or entirely from information certified by the Trustee in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Income Security Act of 1974.

NU HOLDINGS & AFFILIATES 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE C - INVESTMENTS (continued)

In addition to the investments shown in the Statements of Net Assets Available for Benefits, FMTC provided information regarding the change in value of those investments. The Plan's investments (including realized gains and losses on investments bought and sold), increased (decreased) during the years ended December 31, 2014 and 2013 as follows:

	<u>2014</u>	<u>2013</u>
AllianzGI NFJ Dividend Value Fund Admin CI	\$ 54,921	\$ 18,962
Columbia Small Cap Index Fund CI Z	73,117	7,880
Dreyfus Mid Cap Index Fund	17,717	32,599
Fidelity Contrafund	39,009	197,500
Fidelity Freedom 2000	(3,893)	444
Fidelity Freedom 2010	5,911	(116,549)
Fidelity Freedom 2015	(612,693)	180,253
Fidelity Freedom 2020	35,384	(148,824)
Fidelity Freedom 2025	68,683	73,807
Fidelity Freedom 2030	8,696	9,901
Fidelity Freedom 2035	26,537	80,170
Fidelity Freedom 2040	74,407	207,715
Fidelity Freedom 2045	(1,174)	67,494
Fidelity Freedom 2050	12,623	(4,233)
Fidelity Freedom 2055	10,605	2,240
Fidelity Freedom Income	5,049	447
Fidelity High Income	24,947	2,767
Fidelity Leveraged Company Stock Fund	661	3,072
Fidelity Low Priced Stock Fund	54,817	102,514
Fidelity Retirement Money Market Fund	3,145	(6,211)
Fidelity Small Cap Value Fund	46	(239)
Fidelity Government Income Fund	41,752	(77,562)
Harbor International Fund Investor CI	(10,600)	34,998
Janus Overseas Fund Class T	(23,278)	6,038
MFS Massachusetts Investors Tr CI A	177	336
PIMCO Commodities Real Return A	2,440	29
PIMCO Total Return Fund Admin Class	(19,432)	(77,674)
RS Emerging Markets Fund CI A	3,035	(53,328)
Spartan 500 Index Fidelity Advantage	235,210	144,750
Spartan Extended Market Index Fidelity Advantage	25,980	(117,001)
Spartan International Index Fidelity Advantage	98,322	26,709
T Rowe Price Small Cap Value Fund Advisor CI	(85,537)	42,832
Wells Fargo Stable Value Fund CI M	133,271	(5,702)
Participant Loan Receivables	(74,752)	47,435

NU HOLDINGS & AFFILIATES 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE D – PLAN TERMINATION

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

NOTE E - TAX STATUS

The Plan is a Fidelity Volume Submitter Plan designed in accordance with applicable sections of the Internal Revenue Code (IRC). Fidelity has received an advisory letter from the Internal Revenue Service evidencing the Plan is qualified.

NOTE F – RISKS AND UNCERTAINTIES

The Plan invests in various investment companies (mutual funds). These mutual funds are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with any mutual fund investment, it is at least reasonably possible that changes in their values will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

NOTE G – SUBSEQUENT EVENTS

The Company has evaluated subsequent events through September 9, 2015 which is the date the financial statements were completed.

SUPPLEMENTARY INFORMATION

NU HOLDINGS & AFFILIATES 401(k) PLAN

EIN: 31-1407022
PLAN NUMBER: 004

SCHEDULE H, Line 4i -- SCHEDULE OF ASSETS HELD AT END OF YEAR

DECEMBER 31, 2014

(a) (b) Identity of issue, borrower, lessor, or similar party		(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value		(d) Cost	(e) Current value
AllianzGI NFJ Dividend Value Fund Admin CI		19,398.25	Shares	\$ 256,125	\$ 335,978
Columbia Small Cap Index Fund CI Z		3,904.47	Shares	88,831	89,256
Dreyfus Mid Cap Index Fund		1,900.57	Shares	66,687	71,461
Fidelity Contrafund		7,761.62	Shares	603,741	760,406
Fidelity Freedom 2000		-	Shares	-	-
Fidelity Freedom 2010		761.74	Shares	11,875	11,723
Fidelity Freedom 2015		9,921.69	Shares	125,587	125,112
Fidelity Freedom 2020		11,293.63	Shares	149,990	173,470
Fidelity Freedom 2025		34,600.60	Shares	354,121	454,652
Fidelity Freedom 2030		1,787.81	Shares	28,672	28,837
Fidelity Freedom 2035		28,360.30	Shares	299,084	376,058
Fidelity Freedom 2040		38,952.00	Shares	352,120	363,812
Fidelity Freedom 2045		19,618.47	Shares	201,538	206,190
Fidelity Freedom 2050		4,309.42	Shares	43,026	45,551
Fidelity Freedom 2055		1,098.77	Shares	12,815	12,845
Fidelity Freedom Income		557.96	Shares	6,510	6,461
Fidelity High Income		3,114.10	Shares	28,158	27,715
Fidelity Leveraged Company Stock Fund		275.46	Shares	8,075	12,484
Fidelity Low Priced Stock Fund		10,337.51	Shares	443,017	519,460
Fidelity Retirement Money Market Fund		19,599.95	Shares	19,600	19,600
Fidelity Small Cap Value Fund		167.08	Shares	2,699	3,163
Fidelity Government Income Fund		15,339.95	Shares	161,503	161,223
Harbor International Fund Investor CI		5,838.21	Shares	374,074	374,638
Janus Overseas Fund Class T		769.63	Shares	29,006	24,236
MFS Massachusetts Investors Tr CI R3		18.99	Shares	516	543
PIMCO Commodities Real Return A		561.11	Shares	3,004	2,469
PIMCO Total Return Fund Admin Class		23,791.23	Shares	262,600	253,615
RS Emerging Markets Fund CI A		1,587.99	Shares	31,851	27,345
Spartan 500 Index Fidelity Advantage		10,925.56	Shares	620,290	795,927
Spartan Extended Market Index Fidelity Advantage		1,178.41	Shares	62,791	65,025
Spartan International Index Fidelity Advantage		3,466.04	Shares	133,597	129,006
T Rowe Price Small Cap Value Fund Advisor CI		3,945.10	Shares	154,601	183,408
Wells Fargo Stable Value Fund CI M		3,739.95	Shares	177,062	180,228
				5,113,166	5,841,897
Participant Loan Receivables				79,329	79,329
Net Assets Held at End of Year				<u>\$ 5,192,495</u>	<u>\$ 5,921,226</u>

See notes to Financial Statements