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 01/01/2014 and ending 12/31/2014

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
- [X] 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:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
COMPLETE DISCOVERY SOURCE 401(K) PLAN & TRUST

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/2004

2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)
COMPLETE DISCOVERY SOURCE INC.

345 PARK AVE LEVEL B
NEW YORK, NY 10154

2b Employer Identification Number (EIN)
26-0074903

2c Plan Sponsor's telephone number
212-352-8232

2d Business code (see instructions)
541990

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.	10/09/2015	RON RAMNARAYAN
	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 [X] Same as Plan Sponsor	**3b**	Administrator's EIN
		3c	Administrator's telephone number
4	If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:	**4b**	EIN
a	Sponsor's name	**4c**	PN

5	Total number of participants at the beginning of the plan year	**5**	170
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	164
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	120
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	32
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	152
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	152
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	123
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
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)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[X] Insurance	**(1)**	[ ] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(4)**	[ ] General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- **(1)** [X] **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)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [X] 1 **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2014

This Form is Open to Public Inspection

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

A Name of plan
COMPLETE DISCOVERY SOURCE 401(K) PLAN & TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
COMPLETE DISCOVERY SOURCE INC.

D Employer Identification Number (EIN)
26-0074903

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.

1 Coverage Information:

(a) Name of insurance carrier

JOHN HANCOCK LIFE INSURANCE COMPANY OF NEW YORK(JOHN HANCOCK NEW YORK)

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
13-3646501	86375	800655	126	01/01/2014	12/31/2014

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

(a) Total amount of commissions paid	**(b)** Total amount of fees paid
19674	1062

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

MERRILL LYNCH LIFE AGENCY
1451 MERRILL LYNCH DRIVE
PENNINGTON, NJ 08534

(b) Amount of sales and base commissions paid	Fees and other commissions paid		
	(c) Amount	**(d)** Purpose	**(e)** Organization code
19674			7

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

MERRILL LYNCH LIFE AGENCY
1451 MERRILL LYNCH DRIVE
PENNINGTON, NJ 08534

(b) Amount of sales and base commissions paid	Fees and other commissions paid		
	(c) Amount	**(d)** Purpose	**(e)** Organization code
	1062	OTHER ALLOWANCES	7

(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	10539
5	Current value of plan's interest under this contract in separate accounts at year end	5	3803047

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☒ other (specify) ▶ GROUP ANNUITY CONTRACT

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee

(3) ☐ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year			7b	0
c	Additions: (1) Contributions deposited during the year	7c(1)			
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)			
	(4) Transferred from separate account	7c(4)			
	(5) Other (specify below)	7c(5)			
	▶				
	(6) Total additions			7c(6)	0
d	Total of balance and additions (add lines **7b** and **7c(6)**).			7d	0
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)			
	(2) Administration charge made by carrier	7e(2)			
	(3) Transferred to separate account	7e(3)			
	(4) Other (specify below)	7e(4)			
	▶				
	(5) Total deductions			7e(5)	0
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	0

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)**	0
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)**	0
(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)**	0
(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)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**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
COMPLETE DISCOVERY SOURCE 401(K) PLAN & TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
COMPLETE DISCOVERY SOURCE INC.

D Employer Identification Number (EIN)
26-0074903

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).. . . . . [X] 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

JOHN HANCOCK LIFE INS (NEW YORK)
100 SUMMIT LAKE DRIVE
VALHALLA, NY 10595

13-3646501

(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)

JOHN HANCOCK LIFE INS (NEW YORK)

100 SUMMIT LAKE DRIVE
VALHALLA, NY 10595

13-3646501

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 28 59 60 62 63 68	RECORDKEEPER	496	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] 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
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

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
COMPLETE DISCOVERY SOURCE 401(K) PLAN & TRUST

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
COMPLETE DISCOVERY SOURCE INC.

D Employer Identification Number (EIN)
26-0074903

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: JH RET TO 2050 MANAGED PORT

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

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)
13-3646501-000	P	250446

a Name of MTIA, CCT, PSA, or 103-12 IE: JH RET TO 2045 MANAGED PORT

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

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)
13-3646501-000	P	472618

a Name of MTIA, CCT, PSA, or 103-12 IE: JH RET TO 2040 MANAGED PORT

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

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)
13-3646501-000	P	250886

a Name of MTIA, CCT, PSA, or 103-12 IE: JH RET TO 2035 MANAGED PORT

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

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)
13-3646501-000	P	933453

a Name of MTIA, CCT, PSA, or 103-12 IE: JH RET TO 2030 MANAGED PORT

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

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)
13-3646501-000	P	24820

a Name of MTIA, CCT, PSA, or 103-12 IE: JH RET TO 2025 MANAGED PORT

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

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)
13-3646501-000	P	614717

a Name of MTIA, CCT, PSA, or 103-12 IE: JH RET TO 2015 MANAGED PORT

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

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)
13-3646501-000	P	199863

a Name of MTIA, CCT, PSA, or 103-12 IE: JH RET TO 2010 MANAGED PORT

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 173876

a Name of MTIA, CCT, PSA, or 103-12 IE: ASTON/FAIRPOINTE MID CAP FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7259

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD SMALL CAP GROW INDEX

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 38789

a Name of MTIA, CCT, PSA, or 103-12 IE: INTL EQUITY INDEX FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 11880

a Name of MTIA, CCT, PSA, or 103-12 IE: DFA U.S. SMALL CAP FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6421

a Name of MTIA, CCT, PSA, or 103-12 IE: SMALL CAP INDEX FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 35254

a Name of MTIA, CCT, PSA, or 103-12 IE: TEMPLETON WORLD

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 22142

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD MID-CAP GROWTH ETF

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 48900

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD SMALL CAP VALUE INDEX

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 33348

a Name of MTIA, CCT, PSA, or 103-12 IE: MID CAP INDEX FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 4701

a Name of MTIA, CCT, PSA, or 103-12 IE: JH DISCIPLINED VALUE MID CAP

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 22702

a Name of MTIA, CCT, PSA, or 103-12 IE: CAPITAL WORLD GROWTH & INCOME

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 41478

a Name of MTIA, CCT, PSA, or 103-12 IE: BLUE CHIP GROWTH FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 145324

a Name of MTIA, CCT, PSA, or 103-12 IE: NEW PERSPECTIVE FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 26140

a Name of MTIA, CCT, PSA, or 103-12 IE: 500 INDEX FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 143610

a Name of MTIA, CCT, PSA, or 103-12 IE: PARNASSUS CORE EQUITY FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 34127

a Name of MTIA, CCT, PSA, or 103-12 IE: WASHINGTON MUTUAL INVESTORS

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 11913

a Name of MTIA, CCT, PSA, or 103-12 IE: ACTIVE BOND FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 105441

a Name of MTIA, CCT, PSA, or 103-12 IE: TOTAL BOND MARKET FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 10147

a Name of MTIA, CCT, PSA, or 103-12 IE: MONEY MARKET FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK NEW YORK

c EIN-PN 13-3646501-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 132791

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 01/01/2014 and ending 12/31/2014

A Name of plan
COMPLETE DISCOVERY SOURCE 401(K) PLAN & TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
COMPLETE DISCOVERY SOURCE INC.

D Employer Identification Number (EIN)
26-0074903

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	3103388	10539
(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)	113866	221828
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	0	3803047
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(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	3217254	4035414
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	3217254	4035414

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)	0	
	(B) Participants	2a(1)(B)	679485	
	(C) Others (including rollovers)	2a(1)(C)	90378	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		769863
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)	6796	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		6796
	(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)		200719
(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		
d Total income. Add all **income** amounts in column (b) and enter total	2d		977378
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	136018	
(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)		136018
f Corrective distributions (see instructions)	2f		23057
g Certain deemed distributions of participant loans (see instructions)	2g		
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)	143	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		143
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		159218
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		818160
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)** [X] Disclaimer **(4)** [ ] Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? [X] Yes [ ] No

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

(1) Name: ANCHIN BLOCK & ANCHIN LLP **(2)** EIN: 13-0436940

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:

		Yes	No	Amount
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.)	4a		X	
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.)	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.)	4c		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.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		1000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		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?	4g		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?	4h		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.)	4i	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.)	4j		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?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m	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.	4n	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
COMPLETE DISCOVERY SOURCE 401(K) PLAN & TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
COMPLETE DISCOVERY SOURCE INC.

D Employer Identification Number (EIN)
26-0074903

Part I Distributions

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 13-3646501

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 of 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: 0.0% 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):

COMPLETE DISCOVERY SOURCE
401(k) PLAN & TRUST

f/k/a METROPOLITAN OFFICE & COMPUTER
401(k) PROFIT SHARING PLAN & TRUST

FINANCIAL STATEMENTS

DECEMBER 31, 2014

COMPLETE DISCOVERY SOURCE
401(k) PLAN & TRUST

INDEX TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2014

	Page
Independent Auditors' Report	1
Financial Statements:	
Statements of Net Assets Available for Benefits	3
Statement of Changes in Net Assets Available for Benefits	4
Notes to the Financial Statements	5
Supplemental Schedule:	
Schedule of Assets (Held at End of Year)	16

ANCHIN

Anchin, Block & Anchin LLP
Accountants & Advisors
1375 Broadway New York, NY 10018
212 840-3456
www.anchin.com

INDEPENDENT AUDITORS' REPORT

To the Complete Discovery Source 401(k) Plan & Trust f/k/a Metropolitan Office & Computer 401(k) Profit Sharing Plan:

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Complete Discovery Source 401(k) Plan & Trust f/k/a Metropolitan Office & Computer 401(k) Profit Sharing Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2014, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on these 2014 financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2014 financial statements.

Basis for Disclaimer of Opinion on the 2014 Financial Statements

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, 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 John Hancock Life Insurance Company, the custodian of the Plan, except for comparing such information with the related information included in the 2014 financial statements. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the custodian as of and for the year ended December 31, 2014, that the information provided to the plan administrator by the custodian is complete and accurate.

Disclaimer of Opinion on the 2014 Financial Statements

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

Other Matter – Report on Supplementary Information and Report on 2013 Financial Statements

The supplemental Schedule of Assets (Held at End of Year) as of or for the year ended December 31, 2014 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 on the 2014 financial statements, we do not express an opinion on this supplemental schedule.

We have audited the accompanying financial statement of the Plan, which comprise the statement of the net assets available for benefits as of December 31, 2013, and in our report dated October 9, 2014, we expressed our opinion that such financial statement presents fairly, in all material respects, net assets available for benefits for the year ended December 31, 2013, and the changes in net assets available for benefits for the year ended December 31, 2013, in accordance with accounting principles generally accepted in the United States of America.

Report on Form and Content in Compliance With DOL Rules and Regulations for 2014 Financial Statements

The form and content of the information included in the 2014 financial statements and supplemental schedule, other than that derived from the information certified by the custodian, 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.

New York, New York
October 8, 2015

Anchin Block & Anchin LLP.

COMPLETE DISCOVERY SOURCE 401(k) PLAN & TRUST

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2014	2013
Assets:		
Cash	**$ 10,539**	$ 3,103,388
Investments at Fair Value:		
Pooled separate accounts	**3,803,047**	-
Receivables:		
Notes receivable from participants	**221,828**	113,866
Contributions receivable from employer	**177,078**	-
Total Receivables	**398,906**	113,866
Total Assets	**4,212,492**	3,217,254
Liabilities:		
Excess contributions due to participants	**-**	23,057
Net Assets Available for Benefits	**$ 4,212,492**	$ 3,194,197

See accompanying Notes to the Financial Statements.

COMPLETE DISCOVERY SOURCE 401(k) PLAN & TRUST

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED DECEMBER 31, 2014

Additions to Net Assets Attributed to:	
Investment income:	
Net appreciation in fair value of investments	**$ 200,719**
Interest income on notes receivable from participants	**6,796**
Contributions:	
Participants	**679,485**
Rollovers	**90,378**
Employer	**177,078**
Total Contributions	**946,941**
Total Additions	**1,154,456**
Deductions from Net Assets Attributed to:	
Benefits paid to participants	**136,018**
Administrative expenses	**143**
Total Deductions	**136,161**
Net Increase for the Year	**1,018,295**
Net Assets Available for Benefits:	
Beginning of year	**3,194,197**
End of year	**$ 4,212,492**

See accompanying Notes to the Financial Statements.

COMPLETE DISCOVERY SOURCE
401(k) PLAN & TRUST

NOTES TO THE FINANCIAL STATEMENTS

NOTE 1 - DESCRIPTION OF THE PLAN

The following description of the Complete Discovery Source 401(k) Plan & Trust (the "Plan") provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan was established effective January 1, 2004. The Plan is a defined contribution plan with salary reduction features covering employees of Complete Discovery Source, Inc. and its affiliates, Metropolitan Office & Computer Supplies, Inc. and Metropolitan Duplicating & Imaging Inc. (collectively the "Sponsor") who have satisfied eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Effective December 26, 2013, the assets of the Plan were transferred to a new custodian, John Hancock Life Insurance Company ("John Hancock"), and the Plan adopted John Hancock's Volume Submitter Plan. John Hancock Retirement Plan Services is the new record keeper effective December 26, 2013. Simultaneously, the Plan changed its name from Metropolitan Office & Computer 401(k) Profit Sharing Plan & Trust to Complete Discovery Source 401(k) Plan & Trust. The Plan went into a blackout period from December 22, 2013 to January 13, 2014, during which time participants were unable to request loans, make rollover contributions to their accounts, request distributions or withdrawals, or otherwise direct or diversify their assets. The Plan assets transferred to John Hancock were kept in an interest bearing cash account until the blackout period ended and the assets could be allocated to participant accounts.

Contributions

Participants may contribute a portion of their annual compensation, in accordance with the provisions defined by the Plan on a tax deferred basis, and limited to the maximum allowable in accordance with the applicable sections of the Internal Revenue Code ("IRC"). Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. In addition, participants may make rollover and transfer contributions from other qualified plans. Participants direct the investment of their contributions into various investment options offered by the Plan.

NOTE 1 - DESCRIPTION OF THE PLAN (CONTINUED)

Contributions (Continued)

Effective January 1, 2014, the Plan Sponsor adopted safe harbor provisions, whereby the Plan Sponsor will make a matching contribution to eligible non-highly compensated participants, determined by their rate of elective deferrals (including catch-up contributions) up to 3% of eligible compensation and an additional 50% of the elective deferrals that exceed 3% of eligible compensation not to exceed 5%.

The Plan provides for discretionary employer profit sharing contributions. There were no discretionary profit sharing contributions in 2014.

Participant Accounts

Separate accounts are established and maintained under the Plan for each participant.

Each participant's account is credited with the participant's contribution, the Sponsor's safe harbor contribution, the Sponsor’s discretionary profit sharing contribution, if any, and an allocation of the Plan earnings and charged with an allocation of Plan losses and administrative expenses.

Eligibility and Vesting

An employee is eligible to participate in the plan upon attainment of the age of 21 years and after completing 3 consecutive months of eligibility service (at least 250 hours in a 3 month period). Participants are immediately vested in their voluntary contributions plus actual earnings thereon.

Participants who have completed one year of eligibility service (at least 1000 hours) are eligible for employer safe harbor matching contributions, which vest immediately and for employer profit sharing contributions, which vest on a 2-6 year grading schedule.

NOTE 1 - DESCRIPTION OF THE PLAN (CONTINUED)

Notes Receivable from Participants

Participants are permitted to borrow from their accounts up to a maximum equal to the lesser of $50,000 or one half of their account balance. The term of each loan may generally not exceed five years, unless the proceeds of the loan are to be used to acquire a principal dwelling unit. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined at the time of the loan application. Outstanding loans at December 31, 2014 and 2013 bear interest at 4.25% per annum. Loan payments are generally made through payroll deductions, and any expenses related to loan set-up and maintenance are charged directly against the appropriate participant's account.

Payment of Benefits

Upon termination of service or disability, a participant may receive a lump sum distribution or rollover into a qualified plan, or combination thereof, in the amount of the participant's account greater than $5,000. If the participant's account is less than $5,000, the participant's distribution automatically shall be made in the form of a lump sum payment as soon as practical. In-service withdrawals are permitted once a participant has attained age 59 1/2. No installment payments are allowed.

Administrative Expenses

The Plan permits the payment of administrative expenses to be made from the Plan's assets. However, substantially all of the administrative expenses of the Plan are paid by the Sponsor without charge to the Plan.

Certain administrative functions are performed by employees of the Sponsor. No such employee receives compensation from the Plan.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements are prepared under the accrual basis of accounting.

Investment Valuation and Income Recognition

The Plan's 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. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) 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. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan.

Excess Contributions Due to Participants

Amounts payable to participants for contributions in excess of amounts allowed by the IRS are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2013 excess contributions to the applicable participants prior to March 15, 2014.

Payment of Benefits

Benefit payments are recorded when paid.

Use of Estimates

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

NOTE 3 - CASH

Cash consists of funds held by John Hancock at December 31, 2014, and includes $10,440 in excess employer contributions made by the Sponsor, which the Plan intends to apply to future matching contributions.

NOTE 4 - UNAUDITED INFORMATION

John Hancock Life Insurance Company, the custodian of the Plan, holds the Plan's investment assets and notes receivable from participants and executes transactions thereon. Financial information relating to the assets is included in the accompanying financial statements and supplemental schedule is based on information prepared by the custodian and furnished to the Plan administrator. The Plan administrator has obtained a certification from the custodian that such information is complete and accurate. That information, which is unaudited, consists of substantially all of the Plan's assets as of December 31, 2014, and investment income for the year ended December 31, 2014.

NOTE 5 - INVESTMENTS

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

	December 31,	
	2014	2013
Retirement Choices at 2025	**614,717**	N/A
Retirement Choices at 2035	**933,453**	N/A
Retirement Choices at 2040	**250,886**	N/A
Retirement Choices at 2045	**472,618**	N/A
Retirement Choices at 2050	**250,448**	N/A

NOTE 6 - FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board (FASB) *Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

The three levels of the fair value hierarchy under FASB ASC 820 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 need to maximize the use of observable inputs and minimize the use of unobservable inputs.

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

NOTE 6 - FAIR VALUE MEASUREMENTS (CONTINUED)

Pooled separate accounts: Valued at the net asset value (NAV) of the shares held by the Plan. The pooled separate accounts are not available in an exchange or active market, however the fair value is determined based on the pro-rata share of the underlying investments in the pooled separate account.

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.

The following table sets forth by level, within the fair value hierarchy, the Plan's fair value measurements at December 31, 2014:

Assets at Fair Value at December 31, 2014:

Description	Total	Level 1	Level 2	Level 3
Pooled separate accounts:				
Capital preservation funds	$ 132,791	$ -	$ 132,791	$ -
Index funds	205,592	-	205,592	-
Equity funds	438,542	-	438,542	-
Fixed income funds	105,441	-	105,441	-
Asset allocation funds	2,920,681	-	2,920,681	-
Total Investments at Fair Value	$ 3,803,047	$ -	$ 3,803,047	$ -

NOTE 7 - POOLED SEPARATE ACCOUNT INVESTMENT STRATEGIES

The Plan offers pooled separate accounts to Plan participants for investment in the Plan. The investments are sponsored by John Hancock. The following are the investment strategies by investment category for each group of separate accounts offered to Plan participants.

NOTE 7 - POOLED SEPARATE ACCOUNT INVESTMENT STRATEGIES (CONTINUED)

Capital Preservation Funds

These funds seek to achieve maximum current income that is consistent with maintaining liquidity and preserving capital. The money market portfolio intends to maintain a stable $1 share price.

Index Funds

The objective of the funds within this investment option varies, with some seeking to achieve the approximate aggregate total return of a broad U.S. domestic equity market index by attempting to track the performance on various indexes. One fund tracks the performance of international companies by investing in securities listed in the MSCI All Country World ex-US Index.

Equity Funds

These funds seek to provide long-term capital appreciation through investing mainly in the equity securities of companies within the U.S., as well as international companies. The companies are both large and medium size and range from emerging and developing companies to more established companies.

Fixed Income Funds

These funds seek to achieve maximum real return consistent with preservation of real capital and prudent investment management. The funds invest in inflation-indexed bonds of varying maturities issued by the U.S. and non-U.S. governments, as well as foreign government and corporate debt securities from developed and emerging markets.

Asset Allocation Funds

These funds offer diversification through an asset allocation strategy that aims to preserve assets in the years leading up to retirement.

NOTE 8 - PARTY IN INTEREST TRANSACTIONS

Plan investments in pooled separate accounts are managed by John Hancock. John Hancock is the custodian as defined by the Plan and therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan for the investment management services are primarily included in net appreciation in fair value of investments.

NOTE 9 - PLAN TERMINATION

Although it has not expressed any intent to do so, the Sponsor has the right to terminate the Plan subject to the provisions of ERISA and the terms of the Plan. In the event of termination of the Plan, participants' accounts remain fully vested and non-forfeitable. The Sponsor determines the date and manner in which participants' accounts will be distributed in accordance with ERISA.

NOTE 10 - TAX STATUS

Effective December 26, 2013, the Plan adopted an approved plan under the volume submitter program with John Hancock. The Internal Revenue Service has determined and informed the plan administrator, by a letter dated May 1, 2012, that the form of the volume submitter plan adopted by the Plan Sponsor is acceptable under the applicable sections of the IRC. The Plan Sponsor believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and therefore believes that the Plan is qualified and the related trust is tax exempt.

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 the IRS. 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 adjustment to 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 that it is no longer subject to income tax examinations for the years prior to 2011.

NOTE 11 - RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. 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 the values of investment securities 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 12 - RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for Plan benefits per the financial statements to amounts reportable on the Form 5500:

	December 31,	
	2014	2013
Net assets available for Plan benefits per the financial statements	**$ 4,212,492**	$ 3,194,197
Excess contributions due to participants	-	23,057
Employer contributions receivable	**(177,078)**	-
Net assets available for Plan benefits per the Form 5500	**$ 4,035,414**	$ 3,217,254

The following is a reconciliation of the changes in net assets available for Plan benefits per the financial statements to amounts reportable on the Form 5500 for the year ended December 31, 2014:

Net increase in assets available for benefits per the financial statements	**$ 1,018,295**
Prior year excess contributions due to participants	**(23,057)**
Employer contributions receivable	**(177,078)**
Net increase in assets available for benefits per the Form 5500	**$ 818,160**

NOTE 13 - SUBSEQUENT EVENTS

Subsequent events have been evaluated through October 8, 2015, which is the date the financial statements were available to be issued.

COMPLETE DISCOVERY SOURCE 401(k) PLAN & TRUST

PN: 001
EIN: 11-3182432

FORM 5500
ATTACHMENT TO SCHEDULE H LINE 4(i)
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2014

	Identity of Issuer, Borrower, Lessor or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value	Current Value
*	Money Market Fund	Pooled Separate Account	**$ 132,791**
*	Capital World Growth and Income Fund	Pooled Separate Account	**41,478**
*	New Perspective Fund	Pooled Separate Account	**26,140**
*	Templeton World Fund	Pooled Separate Account	**22,142**
*	Parnassus Core Equity Fund	Pooled Separate Account	**34,127**
*	Blue Chip Growth Fund	Pooled Separate Account	**145,324**
*	Washington Mutual Investors Fund	Pooled Separate Account	**11,913**
*	Aston/Fairpointe Mid Cap Fund	Pooled Separate Account	**7,259**
*	Vanguard Mid-Cap Growth ETF	Pooled Separate Account	**48,900**
*	Disciplined Value Mid Cap Fund	Pooled Separate Account	**22,701**
*	DFA US Small Cap Fund	Pooled Separate Account	**6,421**
*	Vanguard Small Cap Growth Index Fund	Pooled Separate Account	**38,789**
*	Small Cap Value Index Fund	Pooled Separate Account	**33,348**
*	500 Index Fund	Pooled Separate Account	**143,610**
*	International Equity Index Fund	Pooled Separate Account	**11,880**
*	Mid Cap Index Fund	Pooled Separate Account	**4,701**
*	Small Cap Index Fund	Pooled Separate Account	**35,254**
*	Total Bond Market Fund	Pooled Separate Account	**10,147**
*	Active Bond Fund	Pooled Separate Account	**105,441**
*	Retirement Choices at 2010	Pooled Separate Account	**173,876**
*	Retirement Choices at 2015	Pooled Separate Account	**199,863**
*	Retirement Choices at 2025	Pooled Separate Account	**614,717**
*	Retirement Choices at 2030	Pooled Separate Account	**24,820**
*	Retirement Choices at 2035	Pooled Separate Account	**933,453**
*	Retirement Choices at 2040	Pooled Separate Account	**250,886**
*	Retirement Choices at 2045	Pooled Separate Account	**472,618**
*	Retirement Choices at 2050	Pooled Separate Account	**250,448**
			$ 3,803,047
*	John Hancock	Cash	**$ 10,539**
	Complete Discovery Source 401(k) Plan and Trust	* Participant loans [(A)]	**$ 221,828**

[(A)] Interest charged at 4.25% per annum, due 2015 - 2029.

* Party-in-interest

See Independent Auditors' Report.

COMPLETE DISCOVERY SOURCE
401(k) PLAN & TRUST

f/k/a METROPOLITAN OFFICE & COMPUTER
401(k) PROFIT SHARING PLAN & TRUST

FINANCIAL STATEMENTS

DECEMBER 31, 2014

COMPLETE DISCOVERY SOURCE
401(k) PLAN & TRUST

INDEX TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2014

	Page
Independent Auditors' Report	1
Financial Statements:	
Statements of Net Assets Available for Benefits	3
Statement of Changes in Net Assets Available for Benefits	4
Notes to the Financial Statements	5
Supplemental Schedule:	
Schedule of Assets (Held at End of Year)	16

ANCHIN

Anchin, Block & Anchin LLP
Accountants & Advisors
1375 Broadway New York, NY 10018
212 840-3456
www.anchin.com

INDEPENDENT AUDITORS' REPORT

To the Complete Discovery Source 401(k) Plan & Trust f/k/a Metropolitan Office & Computer 401(k) Profit Sharing Plan:

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Complete Discovery Source 401(k) Plan & Trust f/k/a Metropolitan Office & Computer 401(k) Profit Sharing Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2014, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on these 2014 financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2014 financial statements.

Basis for Disclaimer of Opinion on the 2014 Financial Statements

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, 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 John Hancock Life Insurance Company, the custodian of the Plan, except for comparing such information with the related information included in the 2014 financial statements. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the custodian as of and for the year ended December 31, 2014, that the information provided to the plan administrator by the custodian is complete and accurate.

Disclaimer of Opinion on the 2014 Financial Statements

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

Other Matter – Report on Supplementary Information and Report on 2013 Financial Statements

The supplemental Schedule of Assets (Held at End of Year) as of or for the year ended December 31, 2014 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 on the 2014 financial statements, we do not express an opinion on this supplemental schedule.

We have audited the accompanying financial statement of the Plan, which comprise the statement of the net assets available for benefits as of December 31, 2013, and in our report dated October 9, 2014, we expressed our opinion that such financial statement presents fairly, in all material respects, net assets available for benefits for the year ended December 31, 2013, and the changes in net assets available for benefits for the year ended December 31, 2013, in accordance with accounting principles generally accepted in the United States of America.

Report on Form and Content in Compliance With DOL Rules and Regulations for 2014 Financial Statements

The form and content of the information included in the 2014 financial statements and supplemental schedule, other than that derived from the information certified by the custodian, 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.

New York, New York
October 8, 2015

Anchin Block & Anchin LLP.

COMPLETE DISCOVERY SOURCE 401(k) PLAN & TRUST

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2014	2013
Assets:		
Cash	**$ 10,539**	$ 3,103,388
Investments at Fair Value:		
Pooled separate accounts	**3,803,047**	-
Receivables:		
Notes receivable from participants	**221,828**	113,866
Contributions receivable from employer	**177,078**	-
Total Receivables	**398,906**	113,866
Total Assets	**4,212,492**	3,217,254
Liabilities:		
Excess contributions due to participants	**-**	23,057
Net Assets Available for Benefits	**$ 4,212,492**	$ 3,194,197

See accompanying Notes to the Financial Statements.

COMPLETE DISCOVERY SOURCE 401(k) PLAN & TRUST

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED DECEMBER 31, 2014

Additions to Net Assets Attributed to:	
Investment income:	
Net appreciation in fair value of investments	**$ 200,719**
Interest income on notes receivable from participants	**6,796**
Contributions:	
Participants	**679,485**
Rollovers	**90,378**
Employer	**177,078**
Total Contributions	**946,941**
Total Additions	**1,154,456**
Deductions from Net Assets Attributed to:	
Benefits paid to participants	**136,018**
Administrative expenses	**143**
Total Deductions	**136,161**
Net Increase for the Year	**1,018,295**
Net Assets Available for Benefits:	
Beginning of year	**3,194,197**
End of year	**$ 4,212,492**

See accompanying Notes to the Financial Statements.

COMPLETE DISCOVERY SOURCE
401(k) PLAN & TRUST

NOTES TO THE FINANCIAL STATEMENTS

NOTE 1 - DESCRIPTION OF THE PLAN

The following description of the Complete Discovery Source 401(k) Plan & Trust (the "Plan") provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan was established effective January 1, 2004. The Plan is a defined contribution plan with salary reduction features covering employees of Complete Discovery Source, Inc. and its affiliates, Metropolitan Office & Computer Supplies, Inc. and Metropolitan Duplicating & Imaging Inc. (collectively the "Sponsor") who have satisfied eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Effective December 26, 2013, the assets of the Plan were transferred to a new custodian, John Hancock Life Insurance Company ("John Hancock"), and the Plan adopted John Hancock's Volume Submitter Plan. John Hancock Retirement Plan Services is the new record keeper effective December 26, 2013. Simultaneously, the Plan changed its name from Metropolitan Office & Computer 401(k) Profit Sharing Plan & Trust to Complete Discovery Source 401(k) Plan & Trust. The Plan went into a blackout period from December 22, 2013 to January 13, 2014, during which time participants were unable to request loans, make rollover contributions to their accounts, request distributions or withdrawals, or otherwise direct or diversify their assets. The Plan assets transferred to John Hancock were kept in an interest bearing cash account until the blackout period ended and the assets could be allocated to participant accounts.

Contributions

Participants may contribute a portion of their annual compensation, in accordance with the provisions defined by the Plan on a tax deferred basis, and limited to the maximum allowable in accordance with the applicable sections of the Internal Revenue Code ("IRC"). Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. In addition, participants may make rollover and transfer contributions from other qualified plans. Participants direct the investment of their contributions into various investment options offered by the Plan.

NOTE 1 - DESCRIPTION OF THE PLAN (CONTINUED)

Contributions (Continued)

Effective January 1, 2014, the Plan Sponsor adopted safe harbor provisions, whereby the Plan Sponsor will make a matching contribution to eligible non-highly compensated participants, determined by their rate of elective deferrals (including catch-up contributions) up to 3% of eligible compensation and an additional 50% of the elective deferrals that exceed 3% of eligible compensation not to exceed 5%.

The Plan provides for discretionary employer profit sharing contributions. There were no discretionary profit sharing contributions in 2014.

Participant Accounts

Separate accounts are established and maintained under the Plan for each participant.

Each participant's account is credited with the participant's contribution, the Sponsor's safe harbor contribution, the Sponsor’s discretionary profit sharing contribution, if any, and an allocation of the Plan earnings and charged with an allocation of Plan losses and administrative expenses.

Eligibility and Vesting

An employee is eligible to participate in the plan upon attainment of the age of 21 years and after completing 3 consecutive months of eligibility service (at least 250 hours in a 3 month period). Participants are immediately vested in their voluntary contributions plus actual earnings thereon.

Participants who have completed one year of eligibility service (at least 1000 hours) are eligible for employer safe harbor matching contributions, which vest immediately and for employer profit sharing contributions, which vest on a 2-6 year grading schedule.

NOTE 1 - DESCRIPTION OF THE PLAN (CONTINUED)

Notes Receivable from Participants

Participants are permitted to borrow from their accounts up to a maximum equal to the lesser of $50,000 or one half of their account balance. The term of each loan may generally not exceed five years, unless the proceeds of the loan are to be used to acquire a principal dwelling unit. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined at the time of the loan application. Outstanding loans at December 31, 2014 and 2013 bear interest at 4.25% per annum. Loan payments are generally made through payroll deductions, and any expenses related to loan set-up and maintenance are charged directly against the appropriate participant's account.

Payment of Benefits

Upon termination of service or disability, a participant may receive a lump sum distribution or rollover into a qualified plan, or combination thereof, in the amount of the participant's account greater than $5,000. If the participant's account is less than $5,000, the participant's distribution automatically shall be made in the form of a lump sum payment as soon as practical. In-service withdrawals are permitted once a participant has attained age 59 1/2. No installment payments are allowed.

Administrative Expenses

The Plan permits the payment of administrative expenses to be made from the Plan's assets. However, substantially all of the administrative expenses of the Plan are paid by the Sponsor without charge to the Plan.

Certain administrative functions are performed by employees of the Sponsor. No such employee receives compensation from the Plan.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements are prepared under the accrual basis of accounting.

Investment Valuation and Income Recognition

The Plan's 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. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) 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. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan.

Excess Contributions Due to Participants

Amounts payable to participants for contributions in excess of amounts allowed by the IRS are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2013 excess contributions to the applicable participants prior to March 15, 2014.

Payment of Benefits

Benefit payments are recorded when paid.

Use of Estimates

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

NOTE 3 - CASH

Cash consists of funds held by John Hancock at December 31, 2014, and includes $10,440 in excess employer contributions made by the Sponsor, which the Plan intends to apply to future matching contributions.

NOTE 4 - UNAUDITED INFORMATION

John Hancock Life Insurance Company, the custodian of the Plan, holds the Plan's investment assets and notes receivable from participants and executes transactions thereon. Financial information relating to the assets is included in the accompanying financial statements and supplemental schedule is based on information prepared by the custodian and furnished to the Plan administrator. The Plan administrator has obtained a certification from the custodian that such information is complete and accurate. That information, which is unaudited, consists of substantially all of the Plan's assets as of December 31, 2014, and investment income for the year ended December 31, 2014.

NOTE 5 - INVESTMENTS

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

	December 31,	
	2014	2013
Retirement Choices at 2025	**614,717**	N/A
Retirement Choices at 2035	**933,453**	N/A
Retirement Choices at 2040	**250,886**	N/A
Retirement Choices at 2045	**472,618**	N/A
Retirement Choices at 2050	**250,448**	N/A

NOTE 6 - FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board (FASB) *Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

The three levels of the fair value hierarchy under FASB ASC 820 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 need to maximize the use of observable inputs and minimize the use of unobservable inputs.

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

NOTE 6 - FAIR VALUE MEASUREMENTS (CONTINUED)

Pooled separate accounts: Valued at the net asset value (NAV) of the shares held by the Plan. The pooled separate accounts are not available in an exchange or active market, however the fair value is determined based on the pro-rata share of the underlying investments in the pooled separate account.

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.

The following table sets forth by level, within the fair value hierarchy, the Plan's fair value measurements at December 31, 2014:

Assets at Fair Value at December 31, 2014:

Description	Total	Level 1	Level 2	Level 3
Pooled separate accounts:				
Capital preservation funds	$ 132,791	$ -	$ 132,791	$ -
Index funds	205,592	-	205,592	-
Equity funds	438,542	-	438,542	-
Fixed income funds	105,441	-	105,441	-
Asset allocation funds	2,920,681	-	2,920,681	-
Total Investments at Fair Value	$ 3,803,047	$ -	$ 3,803,047	$ -

NOTE 7 - POOLED SEPARATE ACCOUNT INVESTMENT STRATEGIES

The Plan offers pooled separate accounts to Plan participants for investment in the Plan. The investments are sponsored by John Hancock. The following are the investment strategies by investment category for each group of separate accounts offered to Plan participants.

NOTE 7 - POOLED SEPARATE ACCOUNT INVESTMENT STRATEGIES (CONTINUED)

Capital Preservation Funds

These funds seek to achieve maximum current income that is consistent with maintaining liquidity and preserving capital. The money market portfolio intends to maintain a stable $1 share price.

Index Funds

The objective of the funds within this investment option varies, with some seeking to achieve the approximate aggregate total return of a broad U.S. domestic equity market index by attempting to track the performance on various indexes. One fund tracks the performance of international companies by investing in securities listed in the MSCI All Country World ex-US Index.

Equity Funds

These funds seek to provide long-term capital appreciation through investing mainly in the equity securities of companies within the U.S., as well as international companies. The companies are both large and medium size and range from emerging and developing companies to more established companies.

Fixed Income Funds

These funds seek to achieve maximum real return consistent with preservation of real capital and prudent investment management. The funds invest in inflation-indexed bonds of varying maturities issued by the U.S. and non-U.S. governments, as well as foreign government and corporate debt securities from developed and emerging markets.

Asset Allocation Funds

These funds offer diversification through an asset allocation strategy that aims to preserve assets in the years leading up to retirement.

NOTE 8 - PARTY IN INTEREST TRANSACTIONS

Plan investments in pooled separate accounts are managed by John Hancock. John Hancock is the custodian as defined by the Plan and therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan for the investment management services are primarily included in net appreciation in fair value of investments.

NOTE 9 - PLAN TERMINATION

Although it has not expressed any intent to do so, the Sponsor has the right to terminate the Plan subject to the provisions of ERISA and the terms of the Plan. In the event of termination of the Plan, participants' accounts remain fully vested and non-forfeitable. The Sponsor determines the date and manner in which participants' accounts will be distributed in accordance with ERISA.

NOTE 10 - TAX STATUS

Effective December 26, 2013, the Plan adopted an approved plan under the volume submitter program with John Hancock. The Internal Revenue Service has determined and informed the plan administrator, by a letter dated May 1, 2012, that the form of the volume submitter plan adopted by the Plan Sponsor is acceptable under the applicable sections of the IRC. The Plan Sponsor believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and therefore believes that the Plan is qualified and the related trust is tax exempt.

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 the IRS. 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 adjustment to 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 that it is no longer subject to income tax examinations for the years prior to 2011.

NOTE 11 - RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. 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 the values of investment securities 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 12 - RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for Plan benefits per the financial statements to amounts reportable on the Form 5500:

	December 31,	
	2014	2013
Net assets available for Plan benefits per the financial statements	**$ 4,212,492**	$ 3,194,197
Excess contributions due to participants	-	23,057
Employer contributions receivable	**(177,078)**	-
Net assets available for Plan benefits per the Form 5500	**$ 4,035,414**	$ 3,217,254

The following is a reconciliation of the changes in net assets available for Plan benefits per the financial statements to amounts reportable on the Form 5500 for the year ended December 31, 2014:

Net increase in assets available for benefits per the financial statements	**$ 1,018,295**
Prior year excess contributions due to participants	**(23,057)**
Employer contributions receivable	**(177,078)**
Net increase in assets available for benefits per the Form 5500	**$ 818,160**

NOTE 13 - SUBSEQUENT EVENTS

Subsequent events have been evaluated through October 8, 2015, which is the date the financial statements were available to be issued.

COMPLETE DISCOVERY SOURCE 401(k) PLAN & TRUST

PN: 001
EIN: 11-3182432

FORM 5500
ATTACHMENT TO SCHEDULE H LINE 4(i)
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2014

	Identity of Issuer, Borrower, Lessor or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value	Current Value
*	Money Market Fund	Pooled Separate Account	**$ 132,791**
*	Capital World Growth and Income Fund	Pooled Separate Account	**41,478**
*	New Perspective Fund	Pooled Separate Account	**26,140**
*	Templeton World Fund	Pooled Separate Account	**22,142**
*	Parnassus Core Equity Fund	Pooled Separate Account	**34,127**
*	Blue Chip Growth Fund	Pooled Separate Account	**145,324**
*	Washington Mutual Investors Fund	Pooled Separate Account	**11,913**
*	Aston/Fairpointe Mid Cap Fund	Pooled Separate Account	**7,259**
*	Vanguard Mid-Cap Growth ETF	Pooled Separate Account	**48,900**
*	Disciplined Value Mid Cap Fund	Pooled Separate Account	**22,701**
*	DFA US Small Cap Fund	Pooled Separate Account	**6,421**
*	Vanguard Small Cap Growth Index Fund	Pooled Separate Account	**38,789**
*	Small Cap Value Index Fund	Pooled Separate Account	**33,348**
*	500 Index Fund	Pooled Separate Account	**143,610**
*	International Equity Index Fund	Pooled Separate Account	**11,880**
*	Mid Cap Index Fund	Pooled Separate Account	**4,701**
*	Small Cap Index Fund	Pooled Separate Account	**35,254**
*	Total Bond Market Fund	Pooled Separate Account	**10,147**
*	Active Bond Fund	Pooled Separate Account	**105,441**
*	Retirement Choices at 2010	Pooled Separate Account	**173,876**
*	Retirement Choices at 2015	Pooled Separate Account	**199,863**
*	Retirement Choices at 2025	Pooled Separate Account	**614,717**
*	Retirement Choices at 2030	Pooled Separate Account	**24,820**
*	Retirement Choices at 2035	Pooled Separate Account	**933,453**
*	Retirement Choices at 2040	Pooled Separate Account	**250,886**
*	Retirement Choices at 2045	Pooled Separate Account	**472,618**
*	Retirement Choices at 2050	Pooled Separate Account	**250,448**
			$ 3,803,047
*	John Hancock	Cash	**$ 10,539**
	Complete Discovery Source 401(k) Plan and Trust	* Participant loans [(A)]	**$ 221,828**

[(A)] Interest charged at 4.25% per annum, due 2015 - 2029.

* Party-in-interest

See Independent Auditors' Report.

COMPLETE DISCOVERY SOURCE
401(k) PLAN & TRUST

f/k/a METROPOLITAN OFFICE & COMPUTER
401(k) PROFIT SHARING PLAN & TRUST

FINANCIAL STATEMENTS

DECEMBER 31, 2014

COMPLETE DISCOVERY SOURCE
401(k) PLAN & TRUST

INDEX TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2014

	Page
Independent Auditors' Report	1
Financial Statements:	
Statements of Net Assets Available for Benefits	3
Statement of Changes in Net Assets Available for Benefits	4
Notes to the Financial Statements	5
Supplemental Schedule:	
Schedule of Assets (Held at End of Year)	16

ANCHIN

Anchin, Block & Anchin LLP
Accountants & Advisors
1375 Broadway New York, NY 10018
212 840-3456
www.anchin.com

INDEPENDENT AUDITORS' REPORT

To the Complete Discovery Source 401(k) Plan & Trust f/k/a Metropolitan Office & Computer 401(k) Profit Sharing Plan:

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the Complete Discovery Source 401(k) Plan & Trust f/k/a Metropolitan Office & Computer 401(k) Profit Sharing Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2014, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on these 2014 financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2014 financial statements.

Basis for Disclaimer of Opinion on the 2014 Financial Statements

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, 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 John Hancock Life Insurance Company, the custodian of the Plan, except for comparing such information with the related information included in the 2014 financial statements. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the custodian as of and for the year ended December 31, 2014, that the information provided to the plan administrator by the custodian is complete and accurate.

Disclaimer of Opinion on the 2014 Financial Statements

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

Other Matter – Report on Supplementary Information and Report on 2013 Financial Statements

The supplemental Schedule of Assets (Held at End of Year) as of or for the year ended December 31, 2014 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 on the 2014 financial statements, we do not express an opinion on this supplemental schedule.

We have audited the accompanying financial statement of the Plan, which comprise the statement of the net assets available for benefits as of December 31, 2013, and in our report dated October 9, 2014, we expressed our opinion that such financial statement presents fairly, in all material respects, net assets available for benefits for the year ended December 31, 2013, and the changes in net assets available for benefits for the year ended December 31, 2013, in accordance with accounting principles generally accepted in the United States of America.

Report on Form and Content in Compliance With DOL Rules and Regulations for 2014 Financial Statements

The form and content of the information included in the 2014 financial statements and supplemental schedule, other than that derived from the information certified by the custodian, 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.

New York, New York
October 8, 2015

Anchin Block & Anchin LLP.

COMPLETE DISCOVERY SOURCE 401(k) PLAN & TRUST

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2014	2013
Assets:		
Cash	**$ 10,539**	$ 3,103,388
Investments at Fair Value:		
Pooled separate accounts	**3,803,047**	-
Receivables:		
Notes receivable from participants	**221,828**	113,866
Contributions receivable from employer	**177,078**	-
Total Receivables	**398,906**	113,866
Total Assets	**4,212,492**	3,217,254
Liabilities:		
Excess contributions due to participants	**-**	23,057
Net Assets Available for Benefits	**$ 4,212,492**	$ 3,194,197

See accompanying Notes to the Financial Statements.

COMPLETE DISCOVERY SOURCE 401(k) PLAN & TRUST

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED DECEMBER 31, 2014

Additions to Net Assets Attributed to:	
Investment income:	
Net appreciation in fair value of investments	**$ 200,719**
Interest income on notes receivable from participants	**6,796**
Contributions:	
Participants	**679,485**
Rollovers	**90,378**
Employer	**177,078**
Total Contributions	**946,941**
Total Additions	**1,154,456**
Deductions from Net Assets Attributed to:	
Benefits paid to participants	**136,018**
Administrative expenses	**143**
Total Deductions	**136,161**
Net Increase for the Year	**1,018,295**
Net Assets Available for Benefits:	
Beginning of year	**3,194,197**
End of year	**$ 4,212,492**

See accompanying Notes to the Financial Statements.

COMPLETE DISCOVERY SOURCE
401(k) PLAN & TRUST

NOTES TO THE FINANCIAL STATEMENTS

NOTE 1 - DESCRIPTION OF THE PLAN

The following description of the Complete Discovery Source 401(k) Plan & Trust (the "Plan") provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan was established effective January 1, 2004. The Plan is a defined contribution plan with salary reduction features covering employees of Complete Discovery Source, Inc. and its affiliates, Metropolitan Office & Computer Supplies, Inc. and Metropolitan Duplicating & Imaging Inc. (collectively the "Sponsor") who have satisfied eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Effective December 26, 2013, the assets of the Plan were transferred to a new custodian, John Hancock Life Insurance Company ("John Hancock"), and the Plan adopted John Hancock's Volume Submitter Plan. John Hancock Retirement Plan Services is the new record keeper effective December 26, 2013. Simultaneously, the Plan changed its name from Metropolitan Office & Computer 401(k) Profit Sharing Plan & Trust to Complete Discovery Source 401(k) Plan & Trust. The Plan went into a blackout period from December 22, 2013 to January 13, 2014, during which time participants were unable to request loans, make rollover contributions to their accounts, request distributions or withdrawals, or otherwise direct or diversify their assets. The Plan assets transferred to John Hancock were kept in an interest bearing cash account until the blackout period ended and the assets could be allocated to participant accounts.

Contributions

Participants may contribute a portion of their annual compensation, in accordance with the provisions defined by the Plan on a tax deferred basis, and limited to the maximum allowable in accordance with the applicable sections of the Internal Revenue Code ("IRC"). Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. In addition, participants may make rollover and transfer contributions from other qualified plans. Participants direct the investment of their contributions into various investment options offered by the Plan.

NOTE 1 - DESCRIPTION OF THE PLAN (CONTINUED)

Contributions (Continued)

Effective January 1, 2014, the Plan Sponsor adopted safe harbor provisions, whereby the Plan Sponsor will make a matching contribution to eligible non-highly compensated participants, determined by their rate of elective deferrals (including catch-up contributions) up to 3% of eligible compensation and an additional 50% of the elective deferrals that exceed 3% of eligible compensation not to exceed 5%.

The Plan provides for discretionary employer profit sharing contributions. There were no discretionary profit sharing contributions in 2014.

Participant Accounts

Separate accounts are established and maintained under the Plan for each participant.

Each participant's account is credited with the participant's contribution, the Sponsor's safe harbor contribution, the Sponsor’s discretionary profit sharing contribution, if any, and an allocation of the Plan earnings and charged with an allocation of Plan losses and administrative expenses.

Eligibility and Vesting

An employee is eligible to participate in the plan upon attainment of the age of 21 years and after completing 3 consecutive months of eligibility service (at least 250 hours in a 3 month period). Participants are immediately vested in their voluntary contributions plus actual earnings thereon.

Participants who have completed one year of eligibility service (at least 1000 hours) are eligible for employer safe harbor matching contributions, which vest immediately and for employer profit sharing contributions, which vest on a 2-6 year grading schedule.

NOTE 1 - DESCRIPTION OF THE PLAN (CONTINUED)

Notes Receivable from Participants

Participants are permitted to borrow from their accounts up to a maximum equal to the lesser of $50,000 or one half of their account balance. The term of each loan may generally not exceed five years, unless the proceeds of the loan are to be used to acquire a principal dwelling unit. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined at the time of the loan application. Outstanding loans at December 31, 2014 and 2013 bear interest at 4.25% per annum. Loan payments are generally made through payroll deductions, and any expenses related to loan set-up and maintenance are charged directly against the appropriate participant's account.

Payment of Benefits

Upon termination of service or disability, a participant may receive a lump sum distribution or rollover into a qualified plan, or combination thereof, in the amount of the participant's account greater than $5,000. If the participant's account is less than $5,000, the participant's distribution automatically shall be made in the form of a lump sum payment as soon as practical. In-service withdrawals are permitted once a participant has attained age 59 1/2. No installment payments are allowed.

Administrative Expenses

The Plan permits the payment of administrative expenses to be made from the Plan's assets. However, substantially all of the administrative expenses of the Plan are paid by the Sponsor without charge to the Plan.

Certain administrative functions are performed by employees of the Sponsor. No such employee receives compensation from the Plan.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements are prepared under the accrual basis of accounting.

Investment Valuation and Income Recognition

The Plan's 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. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) 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. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan.

Excess Contributions Due to Participants

Amounts payable to participants for contributions in excess of amounts allowed by the IRS are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2013 excess contributions to the applicable participants prior to March 15, 2014.

Payment of Benefits

Benefit payments are recorded when paid.

Use of Estimates

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

NOTE 3 - CASH

Cash consists of funds held by John Hancock at December 31, 2014, and includes $10,440 in excess employer contributions made by the Sponsor, which the Plan intends to apply to future matching contributions.

NOTE 4 - UNAUDITED INFORMATION

John Hancock Life Insurance Company, the custodian of the Plan, holds the Plan's investment assets and notes receivable from participants and executes transactions thereon. Financial information relating to the assets is included in the accompanying financial statements and supplemental schedule is based on information prepared by the custodian and furnished to the Plan administrator. The Plan administrator has obtained a certification from the custodian that such information is complete and accurate. That information, which is unaudited, consists of substantially all of the Plan's assets as of December 31, 2014, and investment income for the year ended December 31, 2014.

NOTE 5 - INVESTMENTS

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

	December 31,	
	2014	2013
Retirement Choices at 2025	**614,717**	N/A
Retirement Choices at 2035	**933,453**	N/A
Retirement Choices at 2040	**250,886**	N/A
Retirement Choices at 2045	**472,618**	N/A
Retirement Choices at 2050	**250,448**	N/A

NOTE 6 - FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board (FASB) *Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

The three levels of the fair value hierarchy under FASB ASC 820 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 need to maximize the use of observable inputs and minimize the use of unobservable inputs.

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

NOTE 6 - FAIR VALUE MEASUREMENTS (CONTINUED)

Pooled separate accounts: Valued at the net asset value (NAV) of the shares held by the Plan. The pooled separate accounts are not available in an exchange or active market, however the fair value is determined based on the pro-rata share of the underlying investments in the pooled separate account.

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.

The following table sets forth by level, within the fair value hierarchy, the Plan's fair value measurements at December 31, 2014:

Assets at Fair Value at December 31, 2014:

Description	Total	Level 1	Level 2	Level 3
Pooled separate accounts:				
Capital preservation funds	$ 132,791	$ -	$ 132,791	$ -
Index funds	205,592	-	205,592	-
Equity funds	438,542	-	438,542	-
Fixed income funds	105,441	-	105,441	-
Asset allocation funds	2,920,681	-	2,920,681	-
Total Investments at Fair Value	$ 3,803,047	$ -	$ 3,803,047	$ -

NOTE 7 - POOLED SEPARATE ACCOUNT INVESTMENT STRATEGIES

The Plan offers pooled separate accounts to Plan participants for investment in the Plan. The investments are sponsored by John Hancock. The following are the investment strategies by investment category for each group of separate accounts offered to Plan participants.

NOTE 7 - POOLED SEPARATE ACCOUNT INVESTMENT STRATEGIES (CONTINUED)

Capital Preservation Funds

These funds seek to achieve maximum current income that is consistent with maintaining liquidity and preserving capital. The money market portfolio intends to maintain a stable $1 share price.

Index Funds

The objective of the funds within this investment option varies, with some seeking to achieve the approximate aggregate total return of a broad U.S. domestic equity market index by attempting to track the performance on various indexes. One fund tracks the performance of international companies by investing in securities listed in the MSCI All Country World ex-US Index.

Equity Funds

These funds seek to provide long-term capital appreciation through investing mainly in the equity securities of companies within the U.S., as well as international companies. The companies are both large and medium size and range from emerging and developing companies to more established companies.

Fixed Income Funds

These funds seek to achieve maximum real return consistent with preservation of real capital and prudent investment management. The funds invest in inflation-indexed bonds of varying maturities issued by the U.S. and non-U.S. governments, as well as foreign government and corporate debt securities from developed and emerging markets.

Asset Allocation Funds

These funds offer diversification through an asset allocation strategy that aims to preserve assets in the years leading up to retirement.

NOTE 8 - PARTY IN INTEREST TRANSACTIONS

Plan investments in pooled separate accounts are managed by John Hancock. John Hancock is the custodian as defined by the Plan and therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan for the investment management services are primarily included in net appreciation in fair value of investments.

NOTE 9 - PLAN TERMINATION

Although it has not expressed any intent to do so, the Sponsor has the right to terminate the Plan subject to the provisions of ERISA and the terms of the Plan. In the event of termination of the Plan, participants' accounts remain fully vested and non-forfeitable. The Sponsor determines the date and manner in which participants' accounts will be distributed in accordance with ERISA.

NOTE 10 - TAX STATUS

Effective December 26, 2013, the Plan adopted an approved plan under the volume submitter program with John Hancock. The Internal Revenue Service has determined and informed the plan administrator, by a letter dated May 1, 2012, that the form of the volume submitter plan adopted by the Plan Sponsor is acceptable under the applicable sections of the IRC. The Plan Sponsor believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and therefore believes that the Plan is qualified and the related trust is tax exempt.

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 the IRS. 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 adjustment to 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 that it is no longer subject to income tax examinations for the years prior to 2011.

NOTE 11 - RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. 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 the values of investment securities 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 12 - RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for Plan benefits per the financial statements to amounts reportable on the Form 5500:

	December 31,	
	2014	2013
Net assets available for Plan benefits per the financial statements	**$ 4,212,492**	$ 3,194,197
Excess contributions due to participants	-	23,057
Employer contributions receivable	**(177,078)**	-
Net assets available for Plan benefits per the Form 5500	**$ 4,035,414**	$ 3,217,254

The following is a reconciliation of the changes in net assets available for Plan benefits per the financial statements to amounts reportable on the Form 5500 for the year ended December 31, 2014:

Net increase in assets available for benefits per the financial statements	**$ 1,018,295**
Prior year excess contributions due to participants	**(23,057)**
Employer contributions receivable	**(177,078)**
Net increase in assets available for benefits per the Form 5500	**$ 818,160**

NOTE 13 - SUBSEQUENT EVENTS

Subsequent events have been evaluated through October 8, 2015, which is the date the financial statements were available to be issued.

COMPLETE DISCOVERY SOURCE 401(k) PLAN & TRUST

PN: 001
EIN: 11-3182432

FORM 5500
ATTACHMENT TO SCHEDULE H LINE 4(i)
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2014

	Identity of Issuer, Borrower, Lessor or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value	Current Value
*	Money Market Fund	Pooled Separate Account	**$ 132,791**
*	Capital World Growth and Income Fund	Pooled Separate Account	**41,478**
*	New Perspective Fund	Pooled Separate Account	**26,140**
*	Templeton World Fund	Pooled Separate Account	**22,142**
*	Parnassus Core Equity Fund	Pooled Separate Account	**34,127**
*	Blue Chip Growth Fund	Pooled Separate Account	**145,324**
*	Washington Mutual Investors Fund	Pooled Separate Account	**11,913**
*	Aston/Fairpointe Mid Cap Fund	Pooled Separate Account	**7,259**
*	Vanguard Mid-Cap Growth ETF	Pooled Separate Account	**48,900**
*	Disciplined Value Mid Cap Fund	Pooled Separate Account	**22,701**
*	DFA US Small Cap Fund	Pooled Separate Account	**6,421**
*	Vanguard Small Cap Growth Index Fund	Pooled Separate Account	**38,789**
*	Small Cap Value Index Fund	Pooled Separate Account	**33,348**
*	500 Index Fund	Pooled Separate Account	**143,610**
*	International Equity Index Fund	Pooled Separate Account	**11,880**
*	Mid Cap Index Fund	Pooled Separate Account	**4,701**
*	Small Cap Index Fund	Pooled Separate Account	**35,254**
*	Total Bond Market Fund	Pooled Separate Account	**10,147**
*	Active Bond Fund	Pooled Separate Account	**105,441**
*	Retirement Choices at 2010	Pooled Separate Account	**173,876**
*	Retirement Choices at 2015	Pooled Separate Account	**199,863**
*	Retirement Choices at 2025	Pooled Separate Account	**614,717**
*	Retirement Choices at 2030	Pooled Separate Account	**24,820**
*	Retirement Choices at 2035	Pooled Separate Account	**933,453**
*	Retirement Choices at 2040	Pooled Separate Account	**250,886**
*	Retirement Choices at 2045	Pooled Separate Account	**472,618**
*	Retirement Choices at 2050	Pooled Separate Account	**250,448**
			$ 3,803,047
*	John Hancock	Cash	**$ 10,539**
	Complete Discovery Source 401(k) Plan and Trust	* Participant loans [(A)]	**$ 221,828**

[(A)] Interest charged at 4.25% per annum, due 2015 - 2029.

* Party-in-interest

See Independent Auditors' Report.