

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

Part II	Basic Plan Information—enter all requested information				
1a Name of plan <u>BERRODIN CO., ET AL 401(K) PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>004</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>10/01/2008</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>004</u>	1c Effective date of plan <u>10/01/2008</u>	
1b Three-digit plan number (PN) ▶	<u>004</u>				
1c Effective date of plan <u>10/01/2008</u>					
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>BERRODIN CO.</u> <u>790 BURMONT RD</u> <u>DREXEL HILL, PA 19026-4322</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>23-0406110</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>610-259-8700</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>811190</u></td> </tr> <tr> <td style="height: 40px;"></td> </tr> </table>	2b Employer Identification Number (EIN) <u>23-0406110</u>	2c Plan Sponsor's telephone number <u>610-259-8700</u>	2d Business code (see instructions) <u>811190</u>	
2b Employer Identification Number (EIN) <u>23-0406110</u>					
2c Plan Sponsor's telephone number <u>610-259-8700</u>					
2d Business code (see instructions) <u>811190</u>					

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	<u>10/12/2015</u>	<u>JAMES BERRODIN</u>
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☐ Same as Plan Sponsor BERRODIN CO. 790 BURMONT RD DREXEL HILL, PA 19026-4322	3b Administrator's EIN 23-0406110 3c Administrator's telephone number 610-259-8700
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5 290
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) 268
a(2) Total number of active participants at the end of the plan year	6a(2) 257
b Retired or separated participants receiving benefits	6b 2
c Other retired or separated participants entitled to future benefits.....	6c 36
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 295
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e 3
f Total. Add lines 6d and 6e	6f 298
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g 285
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h 7
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 2H 2J 2K 2T 3D 3H	
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ <u>1</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

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

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014		
A Name of plan BERRODIN CO., ET AL 401(K) PLAN	B Three-digit plan number (PN) ►	004
C Plan sponsor's name as shown on line 2a of Form 5500 BERRODIN CO.	D Employer Identification Number (EIN) 23-0406110	

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

(a) Name of insurance carrier
NATIONWIDE LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
31-4156830	66869	VARIOUS	5	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

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

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

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

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

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

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

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

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

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

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

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

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

(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****5** Current value of plan's interest under this contract in separate accounts at year end **5****6** Contracts With Allocated Funds:**a** State the basis of premium rates ▶ [PUBLISHED INSURANCE CARRIER RATES](#)**b** Premiums paid to carrier **6b** 20609**c** Premiums due but unpaid at the end of the year **6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**

Specify nature of costs ▶

e Type of contract: (1) ☒ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee(3) ☐ guaranteed investment (4) ☐ other ▶**b** Balance at the end of the previous year **7b** 0

c Additions: (1) Contributions deposited during the year	7c(1)		
	7c(2)		
	7c(3)		
	7c(4)		
	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) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2014
		This Form is Open to Public Inspection.

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014		
A Name of plan BERRODIN CO., ET AL 401(K) PLAN	B Three-digit plan number (PN) ▶	004
C Plan sponsor's name as shown on line 2a of Form 5500 BERRODIN CO.	D Employer Identification Number (EIN) 23-0406110	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

LPL ADVISORY

75 STATE STREET
24TH FLOOR
BOSTON, MA 02109

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 28 33	INVESTMENT ADVISOR	20207	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

TORRILLO & ASSOCIATES

36 REGENCY PLAZA
871 BALTIMORE PIKE
GLENN MILLS, PA 19342

83-0414789

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	AUDITOR	18859	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

UNITED RETIREMENT PLAN CONSULTANTS

89 NORTH HADDON AVENUE
HADDONFIELD, NJ 08033

22-2611091

(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?
17 34 70	TPA	18321	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)

BENEFIT MANAGEMENT, INC.

3 LYONS WAY
NORTH ATTLEBORO, MA 02763

04-2677407

(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 26 27 28 64 65	RECORDKEEPER	18274	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

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 <u>BERRODIN CO., ET AL 401(K) PLAN</u>	B Three-digit plan number (PN) ►	<u>004</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>BERRODIN CO.</u>	D Employer Identification Number (EIN) <u>23-0406110</u>	

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)
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a Name of MTIA, CCT, PSA, or 103-12 IE: METLIFE STABLE VALUE FOR S/TR

b Name of sponsor of entity listed in (a): WTRISC CIT FOR METLIFE GROUP ANNUITY CONTRACT

c EIN-PN <u>26-0142858-094</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>644893</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

b Name of sponsor of entity listed in (a):

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

b Name of sponsor of entity listed in (a):

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

b Name of sponsor of entity listed in (a):

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

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

b Name of sponsor of entity listed in (a):

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

b Name of sponsor of entity listed in (a):

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

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

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

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

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2014 This Form is Open to Public Inspection
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>		
A Name of plan <u>BERRODIN CO., ET AL 401(K) PLAN</u>		B Three-digit plan number (PN) ▶ <u>004</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>BERRODIN CO.</u>		D Employer Identification Number (EIN) <u>23-0406110</u>

Part I Asset and Liability Statement			
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	32816	34138
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	15000	0
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)	6260	20538
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	4109418	3667680
(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)	81312	108185
(9) Value of interest in common/collective trusts	1c(9)	632299	644893
(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)	5378926	6574263
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	1191452	711631

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	11447483	11761328

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	0	49965
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	49965

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	11447483	11711363
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income**a Contributions:**

		(a) Amount	(b) Total
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	293833	
(B) Participants	2a(1)(B)	319107	
(C) Others (including rollovers)	2a(1)(C)	7216	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		620156

b Earnings on investments:**(1) Interest:**

(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	27233	
(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)	4679	
(F) Other	2b(1)(F)	27163	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		59075

(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)	297890	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		297890

(3) Rents	2b(3)		
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(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)		9061
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		78630
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		1064812

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	704799	
(2) To insurance carriers for the provision of benefits	2e(2)	20609	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		725408
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	37180	
(2) Contract administrator fees	2i(2)	18274	
(3) Investment advisory and management fees	2i(3)	20017	
(4) Other	2i(4)	53	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		75524
j Total expenses. Add all expense amounts in column (b) and enter total	2j		800932

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		263880
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: **TORRILLO & ASSOCIATES, LLC**

(2) EIN: **83-0414789**

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	
4b		X	

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

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

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

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

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

Part V Trust Information (optional)

6a Name of trust	6b Trust's EIN

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

A Name of plan <u>BERRODIN CO., ET AL 401(K) PLAN</u>	B Three-digit plan number (PN) ▶ <u>004</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>BERRODIN CO.</u>	D Employer Identification Number (EIN) <u>23-0406110</u>

Part I	Distributions
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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	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>04-2677407</u> <u>23-0406110</u> Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)
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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
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
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Part IV	ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

BERRODIN CO., ET AL 401(K) PLAN

**Financial Statements
As of and for the Years Ended
December 31, 2014 and 2013
And
Supplemental Schedule
As of December 31, 2014**

Berrodin Co., et al 401(k) Plan Index

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Statements of Net Assets Available for Benefits	2
Statements of Changes in Net Assets Available for Benefits	3
Notes to Financial Statements	4 – 13
Supplemental Schedule:	
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)	S.1 – S.2

- The supplemental schedule included is presented for purposes of additional analysis and is not a required part of the financial statements but is required by the Employee Retirement Income Security Act of 1974 ("ERISA"). Other schedules required by section 2520.103-10 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA have been omitted because they are not applicable.

INDEPENDENT AUDITOR'S REPORT

To the Trustees and participants of the
Berrodin Co., et al 401(k) Plan

Report on the Financial Statements

We have audited the accompanying financial statements of the Berrodin Co., et al 401(k) Plan, which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Plan's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Berrodin Co., et al 401(k) Plan as of December 31, 2014 and 2013, and the changes in net assets available for benefits for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Report on Supplemental Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) as of December 31, 2014, referred to as "supplemental information" is presented for the purpose of additional analysis and is not a required part of the financial statements but is supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Torrillo & Associates, LLC

October 5, 2015

Berrodin Co., et al 401(k) Plan
Statements of Net Assets Available for Benefits
As of December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
Assets:		
Cash	\$ 1,254,264	\$ 1,852,640
Certificates of deposit	2,447,554	2,289,594
Investments, at fair value:		
Registered investment companies	3,217,925	2,588,515
Exchange traded funds	3,356,338	2,790,411
Investments, at estimated fair value:		
Group annuity contract	659,926	646,039
Annuity contracts	711,631	1,191,452
Total investments	<u>7,945,820</u>	<u>7,216,417</u>
Receivables:		
Accrued income	20,538	6,260
Employer contribution – profit sharing	-	15,000
Notes receivable from participants	108,185	81,312
Total receivables	<u>128,723</u>	<u>102,572</u>
Total assets	11,776,361	11,461,223
Liabilities:		
Due to brokers for securities purchased	<u>49,965</u>	<u>-</u>
Net assets available for benefits at fair value	11,726,396	11,461,223
Adjustment from fair value to contract value for fully benefit-responsive investment contracts	(15,033)	(13,740)
Net assets available for benefits	<u><u>\$ 11,711,363</u></u>	<u><u>\$ 11,447,483</u></u>

The accompanying notes are an integral part of these financial statements.

Berrodin Co., et al 401(k) Plan
Statements of Changes in Net Assets Available for Benefits
For the Years Ended December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
Additions:		
Investment income:		
Net appreciation in fair value of investments	\$ 78,630	\$ 131,857
Interest	63,457	110,300
Dividends	297,890	209,744
Investment income	<u>439,977</u>	<u>451,901</u>
Interest income on notes receivable from participants	4,679	5,078
Contributions:		
Employer's	293,833	342,483
Participants'	319,107	301,461
Rollovers	7,216	-
Total contributions	<u>620,156</u>	<u>643,944</u>
Total additions	1,064,812	1,100,923
Deductions:		
Benefits paid to participants	704,799	369,484
Insurance premium payments	20,609	19,107
Administrative expenses	75,524	63,732
Total deductions	<u>800,932</u>	<u>452,323</u>
Net increase	263,880	648,600
Net assets available for benefits – beginning of year	<u>11,447,483</u>	<u>10,798,883</u>
Net assets available for benefits – end of year	<u>\$ 11,711,363</u>	<u>\$ 11,447,483</u>

The accompanying notes are an integral part of these financial statements.

Berrodin Co., et al 401(k) Plan
Notes to Financial Statements
As of and for the Years Ended December 31, 2014 and 2013

1. Description of Plan

The following description of the Berrodin Co., et al 401(k) Plan (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, established as of October 1, 2008, is sponsored by Berrodin Co. (the “Company”). The Plan is a defined contribution plan covering certain employees of the Company who are at least twenty-one years old and have completed one year of service. Union, non-resident alien and leased employees who complete less than 1,000 hours in a twelve month period are ineligible to participate in the Plan. For purposes of salary deferrals and safe harbor contributions, eligible participants may enter the Plan January 1st or July 1st. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Contributions

Participants may make before-tax contributions, as defined by the Plan. Pre-tax contributions are limited to the maximum amount allowable under the Internal Revenue Code (“IRC”). In addition, participants who have attained age 50 before the close of the Plan year are eligible to make “catch-up” contributions, up to the amount allowable under the IRC. The Company makes matching safe harbor contributions. For the years ended December 31, 2014 and 2013, the Company made a safe harbor contribution equal to 100% (dollar-for-dollar) on the first 3% of eligible participant salary deferrals and an additional 50% on the next 2% of eligible participant salary deferrals.

The Company may also make matching contributions as defined in the Plan document.

The Company, at its sole discretion, may also make profit sharing contributions. Participants must be employed at the end of the Plan year to share in the allocation of the Company contribution. Generally, participants not employed at the end of the Plan year may also share in the allocation of the Company contribution if, during the Plan year, the participant retired, became permanently and totally disabled, or died. For the years ended December 31, 2014 and 2013, the Company declared a \$100,000 and \$150,000 profit sharing contribution, respectively, of which \$0 and \$15,000, respectively, remained due to the Plan and has been recorded as a receivable on the statements of net assets available for benefits as of December 31, 2014 and 2013, respectively (see Note 5).

Contributions are subject to certain limitations prescribed by the IRC. Participants, with the consent of the Plan Administrator, may also make rollover contributions to the Plan.

Participant Accounts

Each participant’s account is credited with the participant’s contributions and allocations of the Company’s contributions and Plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings or account balances, or specific participant transactions (such as loan administration fees), as defined in the Plan. The benefit to which a participant is entitled is the benefit that is provided from the participant’s vested account.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance, whichever is less. Except for loans to acquire a principal residence, which may have repayment terms up to thirty years, the term of the loan cannot exceed five years. Payments of principal and interest are required on at least a quarterly basis and may be made through payroll deductions or directly from the participant to the Plan. The loans are collateralized by the balance in the participant’s account and bear interest at the prime rate plus 1% on the date of the loan. Participants may have up to two loans outstanding.

Berrodin Co., et al 401(k) Plan
Notes to Financial Statements
As of and for the Years Ended December 31, 2014 and 2013

Vesting

Participants are immediately vested in their salary deferrals, rollover contributions and safe harbor contributions plus actual earnings thereon. Participants shall be vested in matching and profit sharing contributions based on their years of service in accordance with the following schedule:

<u>Years of Service</u>	<u>Vested Percentage</u>
1 year	0%
2 years	20%
3 years	40%
4 years	60%
5 years	100%

A year of service for vesting purposes is 1,000 hours of service. A participant is 100% vested in their matching or profit sharing contribution if, during the Plan year, the participant retired, became permanently and totally disabled, or died.

Payment of Benefits

Upon termination of service due to death, disability or retirement, a participant may elect to receive a single-lump sum payment, partial withdrawals or installments but only with respect to minimum required distributions, as defined in the Plan. For termination of service due to other reasons or financial hardship withdrawals, participants may receive the value of the vested interest in their accounts as lump-sum distributions. Balances less than \$1,000 are paid in lump-sum distributions, without requiring participant consent.

Forfeited Accounts

The forfeited, nonvested portion of the employer contributions may be allocated to participants or used to reinstate any previously forfeited balances of participants. Forfeitures may also be used to pay administrative expenses of the Plan. The remaining forfeitures shall then be used to reduce future Company contributions. There were \$10,072 and \$7,817 of forfeited nonvested accounts as of December 31, 2014 and December 31, 2013, respectively.

Life Insurance Contracts

Participants had the right to request that a portion of their Company's contribution be used to pay the premium of a life insurance contract on his/her life. The premiums on these contracts are charged to the participants' account and the value of the life insurance contracts is excluded from the Plan's assets. While no new life insurance policies may be purchased by participants, existing life insurance policies previously purchased may continue in the Plan with the participant's account being reduced by the amount of any premiums.

2. Summary of Significant Accounting Policies

The following are the significant accounting policies followed by the Plan:

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Investment contracts held by a defined-contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because the contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The statements of net assets available for benefits present the fair value of the group annuity contract, as well as the adjustment of the group annuity contract from fair value to contract value. The

Berrodin Co., et al 401(k) Plan
Notes to Financial Statements
As of and for the Years Ended December 31, 2014 and 2013

statements of changes in net assets available for benefits include changes in net assets attributable to fully benefit-responsive investment contracts held by the group annuity contract on a contract value basis.

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measure date. The trustees of the Plan determines the Plan's valuation policies utilizing information provided by custodians and investment advisors. 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. The Plan presents in the statements of changes in net assets available for benefits, the net appreciation (depreciation) in the fair value of investments, which consists of the realized gains or losses, and unrealized appreciation (depreciation) on those investments.

Notes Receivable from Participants

Notes receivable from participants (participant loans for Form 5500 reporting purposes) 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 document.

Cash and Cash Equivalents

Cash consists of interest-bearing deposits, money market funds and noninterest-bearing cash. As of December 31, 2014 and 2013, noninterest bearing cash totaled \$34,138 and \$32,816, respectively. Certificates of deposit are presented separately. The Plan's balances may be in amounts greater than the limit of insurance provided by the Federal Deposit Insurance Corporation. Interest-bearing cash is stated at cost which approximates fair value.

Investment Fees

Certain investment returns reflect certain fees paid by the funds to their affiliated investment advisors, transfer agents, and others as further described in each fund prospectus or other published source. These fees are deducted prior to allocation of the Plans' investment earnings activity and thus not separately identifiable as an expense.

Payments of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

Certain administrative expenses are paid by the Company. Loan, distribution and other administrative fees are paid by the Plan.

Risks and Uncertainties

The Plan invests in various investment securities. Investment securities in general are exposed to various risks, such as interest rate, credit and overall market volatility. 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 statements of net assets available for benefits.

Berrodin Co., et al 401(k) Plan
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Subsequent Events

The Plan has evaluated subsequent events through October 5, 2015, the date the financial statements were available to be issued.

Recently Issued Accounting Guidance

In May 2015, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update No. 2015-07, "Fair Value Measurement (Topic 820), Disclosures for Investments in Certain Entities That Calculate Net Asset Value per Share (or Its Equivalent)" ("ASU 2015-07"). ASU 2015-07 will require an entity to no longer categorize within the fair value hierarchy all investments for which fair value is measured using the net asset value per share practical expedient. ASU 2015-07 also removes the requirement to make certain disclosures for all investments that are eligible to be measured at fair value using the net asset value per share practical expedient. Rather, those disclosures are limited to investments for which the entity has elected to measure the fair value using that practical expedient. ASU 2015-07 is effective for non-public business entities for fiscal years beginning after December 15, 2016 (2017 calendar years). A reporting entity should apply the amendments retrospectively to all periods presented. Earlier application is permitted. The Plan's management does not expect the amendments to have any effect on the Plan's net assets available for benefits or its changes in net assets available for benefits.

In July 2015, the FASB issued Accounting Standards Update No. 2015-12, "Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962), Health and Welfare Benefit Plans (Topic 965): I. Fully Benefit-Responsive Investment Contracts, II. Plan Investment Disclosures, and III. Measurement Date Practical Expedient (consensuses of the Emerging Issues Task Force)" ("ASU 2015-12"). ASU 2015-12 will simplify accounting and reporting for employee benefit plans, by among other matters:

- designating contract value as the only required measure for fully benefit-responsive investment contracts.
- requiring that participant-directed and nonparticipant-directed investments of employee benefit plans be grouped only by general type, eliminating the need to disaggregate the investments in multiple ways.
- removing the requirement to disclose investments that represent 5 percent or more of net assets available for benefits.
- eliminating the requirement to disclose the investment strategy for investments measured using the net asset value per share (or its equivalent) if that investment is in a fund that files a U.S. Department of Labor Form 5500, as a direct filing entity.
- permitting the Fair Value measurement footnote to be presented by only general type.

ASU 2015-12 is effective for plans with fiscal years beginning after December 15, 2016 (2017 calendar years). The amendments in Parts I and II should be applied retrospectively for all financial statements presented. The amendments in Part III should be applied prospectively. Earlier application is permitted. The Plan's management is evaluating the provisions of ASU 2015-12 but does not expect the adoption to have a material effect on the Plan's net assets available for benefits or its changes in net assets available for benefits.

Berrodin Co., et al 401(k) Plan
Notes to Financial Statements
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3. Investments

The registered investment companies and group annuity contract are participant-directed. The exchange traded funds and annuity contracts, which were part of the transfer from the Berrodin Co., et al Employee Profit Sharing Plan and Trust, are nonparticipant-directed.

The net appreciation (depreciation) in fair value of investments (including gains and losses on investment bought, sold and held during the year) for each significant class of investments consists of the following for the years ended December 31, 2014 and 2013:

	<u>For the Years Ended,</u>	
	<u>December 31, 2014</u>	<u>December 31, 2013</u>
Registered investment companies	\$ 31,421	\$ 379,941
Exchange traded funds	47,209	(248,084)
Total	<u>\$ 78,630</u>	<u>\$ 131,857</u>

The following presents investments that represent 5 percent or more of the Plan's net assets available for benefits at December 31, 2014:

December 31, 2014

MetLife group annuity contract	\$ 659,926 *
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*: Asset listed at fair value; contract value for this investment is \$644,893.

The following presents investments that represent 5 percent or more of the Plan's net assets available for benefits at December 31, 2013:

December 31, 2013

MetLife group annuity contract	\$ 646,039 *
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*: Asset listed at fair value; contract value for this investment is \$632,299.

The MetLife Group Annuity Contract provides guaranteed interest rates, which are adjusted quarterly. The underlying assets of the group annuity contract are invested in MetLife separate accounts. The investment objective of the contract is interest income and the preservation of capital. MetLife guarantees the principal plus accrued interest, based on credited interest rates, for participant-initiated withdrawals as long as the contract remains active. Interest is credited to the contract at interest rates that reflect the performance of the underlying portfolio. MetLife resets the crediting interest rate by amortizing the difference between the market value of the portfolio and the guaranteed value over the weighted average duration of the group annuity contract's investments. Participants will receive the principal and accrued earnings credited to their accounts on withdrawal for allowed events. These events include transfers to other investment options of the Plan, and payments because of retirement, termination of employment, death, disability and in-service withdrawals to the extent allowable by the Plan. It is possible that these redemption rights may be restricted by MetLife in the future in accordance with underlying agreements, including termination of the contract by the Plan sponsor. There are no reserves against the contractual values for credit risk of the contract issuer, surrender charges, or otherwise. For the year ended December 31, 2014, the average yield earned and the average yield credited to participants were 4.61% and 2.22%, respectively. For the year ended December 31, 2013, the average yield earned and the average yield credited to participants were (1.94%) and 2.21%, respectively.

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4. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy 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's 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.

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

Registered investment companies: Valued at the quoted net asset value ("NAV") of shares held by the Plan at year-end.

Exchange traded funds: Exchange traded funds are valued at quoted market prices on the last business day of the Plan year.

Group annuity contract: Valued at the net unit value of units held at year end. The Plan's fair value equals the group annuity contract's fair value times the ratio of the Plan's guaranteed value to the group annuity contract's guaranteed value. MetLife guarantees the contract value, which represents contributions, plus interest, less participant-initiated withdrawals or transfers (See Note 3). The fair value of the underlying investments, which are typically MetLife separate accounts, are determined by MetLife based on quoted market prices of the underlying investments owned by MetLife in these separate accounts.

Annuity contracts: Valued at contract values supplied by the insurance companies, which utilize a cost approach to approximate fair value.

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

Berrodin Co., et al 401(k) Plan
Notes to Financial Statements
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The following table sets forth by level, within the fair value hierarchy, the Plan's fair value measurements as of December 31, 2014:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Exchange traded funds				
Fixed income	\$ 3,356,338	\$ -	\$ -	\$ 3,356,338
Registered investment companies:				
Balanced	403,317	-	-	403,317
Equity	1,918,569	-	-	1,918,569
Fixed income	625,037	-	-	625,037
Target retirement date	271,002	-	-	271,002
Total registered investment companies	3,217,925	-	-	3,217,925
Group annuity contract	-	659,926	-	659,926
Annuity contracts	-	-	711,631	711,631
Total assets at fair value	<u>\$ 6,574,263</u>	<u>\$ 659,926</u>	<u>\$ 711,631</u>	<u>\$ 7,945,820</u>

The following table sets forth by level, within the fair value hierarchy, the Plan's fair value measurements as of December 31, 2013:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Exchange traded funds				
Fixed income	\$ 2,790,411	\$ -	\$ -	\$ 2,790,411
Registered investment companies:				
Balanced	269,831	-	-	269,831
Equity	1,607,397	-	-	1,607,397
Fixed income	456,008	-	-	456,008
Target retirement date	255,279	-	-	255,279
Total registered investment companies	2,588,515	-	-	2,588,515
Group annuity contract	-	646,039	-	646,039
Annuity contracts	-	-	1,191,452	1,191,452
Total assets at fair value	<u>\$ 5,378,926</u>	<u>\$ 646,039</u>	<u>\$ 1,191,452</u>	<u>\$ 7,216,417</u>

The table below sets forth a summary of changes in the fair value of the Plan's level 3 assets for the years ended December 31, 2014 and 2013:

Balance, January 1, 2013	\$ 2,746,938
Realized gains/(losses)	-
Unrealized gains/(losses) relating to instruments still held at the reporting date	-
Interest income	72,138
Redemptions	(1,627,624)
Balance, December 31, 2013	<u>1,191,452</u>
Realized gains/(losses)	-
Unrealized gains/(losses) relating to instruments still held at the reporting date	-
Interest income	27,163
Redemptions	(506,984)
Balance, December 31, 2014	<u>\$ 711,631</u>

Berrodin Co., et al 401(k) Plan
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For those assets with fair value measured using Level 3 inputs, the trustees of the Plan determine the fair value measurement policies and procedures in consultation with the custodians and investment advisors. Those policies and procedures are reassessed at least annually to determine if the current valuation techniques are still appropriate. At that time, the unobservable inputs used in the fair value measurements, if any, are evaluated and adjusted, as necessary, based on current market conditions and other third-party information.

The following table provides further details of the quantitative information about level 3 fair value measurements as of December 31, 2014:

<u>Type</u>	<u>Fair Value</u>	<u>Valuation Technique</u>	<u>Significant Unobservable Inputs</u>	<u>Range</u>
Annuity contracts	\$ 711,631	Cost approach using contract value	N/A (See Note 5 for a discussion of crediting rates)	N/A

The following table provides further details of the quantitative information about level 3 fair value measurements as of December 31, 2013:

<u>Type</u>	<u>Fair Value</u>	<u>Valuation Technique</u>	<u>Significant Unobservable Inputs</u>	<u>Range</u>
Annuity contracts	\$1,191,452	Cost approach using contract value	N/A (See Note 5 for a discussion of crediting rates)	N/A

5. Nonparticipant-Directed Assets

Information about the net assets available for benefits and the significant components of changes in net assets available for benefits related to the nonparticipant-directed assets is as follows:

	<u>As of 12/31/2014</u>	<u>As of 12/31/2013</u>
Net assets available for benefits:		
Assets:		
Cash	\$ 1,254,264	\$ 1,832,150
Certificates of deposit	2,447,554	2,289,594
Investments, at fair value:		
Exchange traded funds	3,356,338	2,790,411
Registered investment companies	385,310	325,645
Investments, at estimated fair value:		
Annuity contracts	711,631	1,191,452
Contributions receivable	-	15,000
Accrued income	7,166	-
Total non-participant directed assets	<u>8,162,263</u>	<u>8,444,252</u>
Liabilities:		
Accrued expenses	-	-
Total non-participant-directed net assets available for benefits:	<u>\$ 8,162,263</u>	<u>\$ 8,444,252</u>

Berrodin Co., et al 401(k) Plan
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	<u>For the Year</u> <u>Ended</u> <u>12/31/2014</u>	<u>For the Year</u> <u>Ended</u> <u>12/31/2013</u>
Changes in net assets available for benefits:		
Employer contributions	\$ 100,000	\$ 150,000
Net appreciation (depreciation) in fair value of investments	20,105	(242,291)
Interest income	54,396	101,485
Dividend income	164,987	150,200
Benefits paid to participants and net transfers to/from participant loans	(543,618)	(248,798)
Insurance premium payments	(20,609)	(19,107)
Administrative expenses	(57,250)	(51,172)
	<u>\$ (281,989)</u>	<u>\$ (159,683)</u>

The annuity contracts at December 31, 2014 and 2013 had rates of interest ranging from 1.50% to 3.30% and 2.90% to 3.55%, respectively. The annuity contracts are obtained through life insurance companies which have the annuitant of the policies being one of the trustees of the Plan with the owner of the policy being the Plan. The annuities and their interest rates are guaranteed by the insurance companies. No specific assets or investments are assigned to the annuities other than the general account of the insurance companies. The annuity contract periods vary but typically are up to five years. The annuity contracts often can be extended by the annuitant. Surrender charges vary by contract but can be up to 10% of the accumulation value of the annuity. However, surrender charges, in most cases, do not apply at the end of a guaranteed period, and for certain annuity contracts the surrender charges decrease as the annuity contract approaches maturity. There were no reserves against the contract value for credit risk of the contract issuer or otherwise. The key factors that influenced future interest rates for the annuity contracts are the following: the level of market interest rates, the amount and timing of contributions and the duration of the guaranteed interest period.

The certificates of deposits at December 31, 2014 and 2013 had rates of interest ranging from 0.30% to 2.45% and 0.40% to 2.45%, respectively, with maturities ranging from May 2015 to November 2019 and February 2014 to November 2018, respectively. Certain certificates of deposits have restrictions such as penalties on early withdrawal.

6. Tax Status

Effective April 30, 2010, the Company restated the Plan by adopting the SunGard Business Systems LLC Volume Submitter Profit Sharing Plan with CODA. The Internal Revenue Service issued an advisory letter, dated March 31, 2008, stating that the volume submitter profit sharing plan document was designed in accordance with applicable IRC requirements as of that date. The Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC; and therefore, believe that the Plan is qualified and the related trust is tax-exempt. Therefore, no provision for income taxes has been included in the Plan's financial statements.

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

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As of and for the Years Ended December 31, 2014 and 2013

7. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, all participants will become fully vested in their accounts.

8. Related-Party and Party In Interest Transactions

The Plan may issue loans to participants, which would be secured by the balances in the participants' accounts. Additionally, certain investments are in cash accounts at LPL Financial (fiduciary advisor to the Plan). All other transactions which may be considered parties-in-interest transactions relate to normal Plan management and administrative service, and the related payment of fees. Certain fees of the Plan are also paid by Plan participants. These related transactions would qualify as party-in-interest transactions, which are exempt from the prohibited transactions rules of ERISA.

9. Plan Amendments

During 2013, the Plan was amended pursuant to applicable guidance from the Internal Revenue Service to clarify distributions of deferred annuity contracts and transactions of group trusts.

Berrodin Co., et al 401(k) Plan
Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)
As of December 31, 2014

EIN: 23-0406110
Plan: 004

(a)	(b)	(c) Description of investment including maturity date, rate of interest collateral, par, or maturity value	(d)	(e)
	Identity of issue, borrower, lessor, or similar party		Cost	Current Value
	Charles Schwab PNC Bank	Cash Account Cash Account Total noninterest-bearing cash	\$ 19,536 14,602 <u>34,138</u>	\$ 19,536 14,602 <u>34,138</u>
	Charles Schwab	Prime Money Market Fund Total money market	<u>1,220,126</u> 1,220,126	<u>1,220,126</u> 1,220,126
	Ally Bank	Certificate of deposit, 2.45%, due 07/23/15	50,000	50,568
	Ally Bank	Certificate of deposit, 1.15%, due 10/31/16	98,000	98,753
	American Express Centurion Bank	Certificate of deposit, 1.50%, due 10/31/17	100,000	99,979
	Apple Bank for Savings	Certificate of deposit, 0.35%, due 11/30/15	100,000	99,923
	Bank Hapoalim B M	Certificate of deposit, 0.30%, due 05/29/15	100,000	100,004
	Beal Bank USA	Certificate of deposit, 0.30%, due 05/27/15	100,000	100,004
	Campbell County	Certificate of deposit, 1.65%, due 05/30/19	100,000	98,349
	Cardinal Bank	Certificate of deposit, 0.90%, due 02/10/16	50,000	50,234
	CIT Bank	Certificate of deposit, 1.65%, due 11/16/15	50,000	50,520
	CIT Bank	Certificate of deposit, 2.00%, due 11/04/15	50,000	50,644
	CIT Bank	Certificate of deposit, 2.00%, due 12/02/15	100,000	101,379
	Compass Bank	Certificate of deposit, 2.00%, due 10/30/18	100,000	100,501
	Discover Bank	Certificate of deposit, 1.10%, due 09/21/15	50,000	50,250
	GE Capital Financial, Inc.	Certificate of deposit, 1.50%, due 09/02/15	50,000	50,365
	GE Capital Financial, Inc.	Certificate of deposit, 1.65%, due 03/28/19	100,000	97,993
	Goldman Sachs Bank USA	Certificate of deposit, 1.85%, due 09/07/16	100,000	102,032
	Goldman Sachs Bank USA	Certificate of deposit, 1.20%, due 08/03/15	100,000	100,462
	HSBC Bank USA	Certificate of deposit, 1.15%, due 11/20/19	100,000	99,155
	Merrick Bank	Certificate of deposit, 1.35%, due 05/23/18	100,000	99,035
	Nebraska ST B&T Company	Certificate of deposit, 0.85%, due 09/26/17	50,000	49,298
	Peoples Bank Elkhorn	Certificate of deposit, 1.00%, due 11/30/17	100,000	98,694
	State Bank of India	Certificate of deposit, 2.10%, due 09/17/15	50,000	50,591
	Synchrony Bank	Certificate of deposit, 2.00%, due 11/19/15	50,000	50,689
	Synchrony Bank	Certificate of deposit, 1.50%, due 03/28/18	100,000	98,869
	Synchrony Bank	Certificate of deposit, 2.10%, due 11/01/18	100,000	100,267
	Synchrony Bank	Certificate of deposit, 1.05%, due 03/28/17	100,000	100,471
	Third Fed Saving	Certificate of deposit, 2.00%, due 07/24/17	100,000	99,409
	Tompkins Tr Co	Certificate of deposit, 1.05%, due 11/30/17	100,000	98,834
	United Bankers Bank	Certificate of deposit, 0.75%, due 05/06/16	<u>100,000</u>	<u>100,282</u>
		Total certificates of deposit	2,448,000	2,447,554
	BlackRock Income Trust, Inc.	Exchange traded fund	208,634	186,995
	DWS High Income Opportunity Fund Inc. New	Exchange traded fund	194,565	185,869
	John Hancock Patriot Premium Dividend Fund II	Exchange traded fund	198,396	202,318
	iShares iBoxx \$ Invest Grade Corp Bond	Exchange traded fund	372,390	389,515
	iShares Barclays TIPS Bond	Exchange traded fund	385,079	378,706
	iShares JPMorgan USD Emerg Markets Bond	Exchange traded fund	381,335	374,331
	iShares Barclays MBS Bond Fund	Exchange traded fund	313,167	315,498
	iShares S&P US Preferred Stock	Exchange traded fund	193,023	193,729
	iShares iBoxx \$ HY Corp Bond Fund	Exchange traded fund	375,844	369,510
	iShares Selected Dividend ETF	Exchange traded fund	342,584	419,550
	Templeton Emerging Markets Income Fund	Exchange traded fund	216,425	152,716
	Transamerica Income Shares Inc.	Exchange traded fund	<u>206,083</u>	<u>187,601</u>
		Total exchange traded funds	3,387,525	3,356,338
	EquiTrust	Annuity Contract 1058851F, 3.00%, 12/27/16	85,569	88,136
	EquiTrust	Annuity Contract 1058852F, 3.00%, 12/27/16	44,101	45,424
	EquiTrust	Annuity Contract 1083225F, 3.25%, 11/7/17	129,688	133,903
	Fidelity and Guaranty Life	Annuity Contract L9041277, 3.30%, 04/9/16	38,709	39,901
	West Coast Life	Annuity Contract FW0000418, 1.50%, 06/22/19	147,520	152,636
	West Coast Life	Annuity Contract FW0350811, 1.50%, 06/22/19	96,670	98,995
	West Coast Life	Annuity Contract FW0000417, 3.50%, 06/22/19	<u>147,520</u>	<u>152,636</u>
		Total annuity contracts	689,777	711,631

Berrodin Co., et al 401(k) Plan
Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)
As of December 31, 2014

EIN: 23-0406110
Plan: 004

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest collateral, par, or maturity value	Cost	Current Value
	Alliance/Bernstein	Discovery Growth Fund	**	24,808
	American Funds	Balanced Fund	**	403,317
	American Funds	Europacific Growth Fund	**	313,839
	American Funds	Growth Fund of America	**	584,831
	American Funds	Target Date Retirement Fund 2020	**	114,096
	American Funds	Target Date Retirement Fund 2030	**	66,258
	American Funds	Target Date Retirement Fund 2040	**	72,777
	American Funds	Target Date Retirement Fund 2050	**	17,871
	Columbia	Large Cap Index Fund	**	44,093
	Columbia	Small Cap Index Fund	**	226,482
	Fidelity	Advisor Real Estate Fund	**	73,817
	Franklin	Total Return Fund	**	239,727
	Goldman Sachs	Strategic Income Fund	393,070	385,310
	Invesco	Common Stock Fund	**	432,721
	John Hancock	Disciplined Value Mid Fund	**	217,978
		Total registered investment companies	393,070	3,217,925
	Group annuity contract MetLife (A)	MetLife Group Annuity Contract 25554	**	644,893
*	Participant Loans	Loans with interest rates ranging from 4.25% to 6.12%, maturing from 2013 through 2018.	-	108,185
	Total		\$ 8,172,636	\$ 11,740,790

* : Represents party-in interest.

** : Cost information not required for participant-directed investments.

(A) : Asset listed at contract value. Fair value is \$659,926.