Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2014

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [ ] an amended return/report;
- [ ] a short plan year return/report (less than 12 months).

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
RICHARD DESIGN SERVICES, INC. 401K PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/2005

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

750 PEARL STREET
BEAUMONT, TX 77701

2b Employer Identification Number (EIN)
20-2036476

2c Plan Sponsor's telephone number
409-727-3881

2d Business code (see instructions)
541990

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/13/2015	BRENT RICHARD
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional)

Preparer's telephone number (optional)

3a Plan administrator's name and address [X] Same as Plan Sponsor	**3b** Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:	**4b** EIN	
a Sponsor's name	**4c** PN	
5 Total number of participants at the beginning of the plan year	**5**	1410
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)**	1317
a(2) Total number of active participants at the end of the plan year	**6a(2)**	1393
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	94
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	1487
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**.	**6f**	1487
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	550
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	28
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2E 2F 2G 2J 2K 2T 3D 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[X] Insurance	**(1)**	[X] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(4)**	[ ] General assets of the sponsor

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

a Pension Schedules

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection

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

A Name of plan
RICHARD DESIGN SERVICES, INC. 401K PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
RICHARD DESIGN SERVICES, INC.

D Employer Identification Number (EIN)
20-2036476

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

1 Coverage Information:

(a) Name of insurance carrier

JOHN HANCOCK LIFE INSURANCE COMPANY

(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
01-0233346	65838	65941	550	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
32512	23357

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

GULF COAST INS AGENCY INC.

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
32512	0	N/A	3

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

MALCOLM THOMPSON & ASSOCIATES
19500 TX STATE HWY. 249
SUITE 570
HOUSTON, TX 77070

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
0	23348	TPA FEES	5

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

T. ROWE PRICE ASSOCIATES, INC.

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	
0	9	REDEMPTION FEE	6

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	**4**	0
5	Current value of plan's interest under this contract in separate accounts at year end	**5**	34799299

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

Specify nature of costs ▶

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

(3) ☐ other (specify) ▶

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

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

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

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

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

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	0
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	0
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount			**10b**	

Specify nature of costs ▶

Part IV Provision of Information

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

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

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

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

A Name of plan
RICHARD DESIGN SERVICES, INC. 401K PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
RICHARD DESIGN SERVICES, INC.

D Employer Identification Number (EIN)
20-2036476

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

JOHN HANCOCK LIFE INSURANCE COMPANY

RETIREMENT PLAN SERVICES, ET9
P.O. BOX 600
BUFFALO, NY 14201

01-0233346

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

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

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

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

JOHN HANCOCK LIFE INSURANCE

RETIREMENT PLAN SERVICES, ET9
P.O. BOX 600
BUFFALO, NY 14201-0600

01-0233346

(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	RECORDKEEPER	1796	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection.

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

A Name of plan
RICHARD DESIGN SERVICES, INC. 401K PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
RICHARD DESIGN SERVICES, INC.

D Employer Identification Number (EIN)
20-2036476

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

a Name of MTIA, CCT, PSA, or 103-12 IE: JH THRU 2055 ACTIVE STRATEGY

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

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)
01-0233346-000	P	10513

a Name of MTIA, CCT, PSA, or 103-12 IE: JH THRU 2050 ACTIVE STRATEGY

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

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)
01-0233346-000	P	8834

a Name of MTIA, CCT, PSA, or 103-12 IE: JH THRU 2045 ACTIVE STRATEGY

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

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)
01-0233346-000	P	488067

a Name of MTIA, CCT, PSA, or 103-12 IE: JH THRU 2040 ACTIVE STRATEGY

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

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)
01-0233346-000	P	301218

a Name of MTIA, CCT, PSA, or 103-12 IE: JH THRU 2035 ACTIVE STRATEGY

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

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)
01-0233346-000	P	805899

a Name of MTIA, CCT, PSA, or 103-12 IE: JH THRU 2030 ACTIVE STRATEGY

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

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)
01-0233346-000	P	1295027

a Name of MTIA, CCT, PSA, or 103-12 IE: JH THRU 2025 ACTIVE STRATEGY

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

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)
01-0233346-000	P	1458128

a Name of MTIA, CCT, PSA, or 103-12 IE: JH THRU 2020 ACTIVE STRATEGY

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1108660

a Name of MTIA, CCT, PSA, or 103-12 IE: JH THRU 2015 ACTIVE STRATEGY

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 624120

a Name of MTIA, CCT, PSA, or 103-12 IE: JH THRU 2010 ACTIVE STRATEGY

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 191567

a Name of MTIA, CCT, PSA, or 103-12 IE: JH RET TO 2050 MANAGED PORT

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 37543

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 91256

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 36279

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 250021

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 214161

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 229838

a Name of MTIA, CCT, PSA, or 103-12 IE: JH RET TO 2020 MANAGED PORT

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 28581

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 56734

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 25869

a Name of MTIA, CCT, PSA, or 103-12 IE: JH LS AGG ACTIVE STRATEGY

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 4335150

a Name of MTIA, CCT, PSA, or 103-12 IE: JH LS GROW ACTIVE STRATEGY

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5406078

a Name of MTIA, CCT, PSA, or 103-12 IE: JH LS BAL ACTIVE STRATEGY

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3542119

a Name of MTIA, CCT, PSA, or 103-12 IE: JH LS MOD ACTIVE STRATEGY

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1210329

a Name of MTIA, CCT, PSA, or 103-12 IE: JH LS CON ACTIVE STRATEGY

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1382826

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 32009

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 42159

a Name of MTIA, CCT, PSA, or 103-12 IE: DFA EMERGING MARKETS VALUE

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 210332

a Name of MTIA, CCT, PSA, or 103-12 IE: ROYCE OPPORTUNITY		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 299340
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD ENERGY FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 293105
a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY ADV LEVERAGED CO STK		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 123552
a Name of MTIA, CCT, PSA, or 103-12 IE: DFA INTERNATIONAL VALUE		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 46481
a Name of MTIA, CCT, PSA, or 103-12 IE: INTERNATIONAL VALUE FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 30392
a Name of MTIA, CCT, PSA, or 103-12 IE: DFA US TARGETED VALUE FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 35191
a Name of MTIA, CCT, PSA, or 103-12 IE: KEELEY SMALL CAP VALUE		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 16036
a Name of MTIA, CCT, PSA, or 103-12 IE: INTERNATIONAL CORE FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 35580
a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE SCI & TECH		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 179424
a Name of MTIA, CCT, PSA, or 103-12 IE: SMALL CAP OPPORTUNITIES FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 56972

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 61704

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 83711

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 81126

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 16844

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 26658

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 61340

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 57416

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 51765

a Name of MTIA, CCT, PSA, or 103-12 IE: SCIENCE & TECHNOLOGY FUND

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 134663

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 78372

a Name of MTIA, CCT, PSA, or 103-12 IE: FRANKLIN SMALL-MID GROWTH

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 24149

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 44383

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 86262

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 430515

a Name of MTIA, CCT, PSA, or 103-12 IE: LEGG MASON CLEARBR AGG GROWTH

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 231533

a Name of MTIA, CCT, PSA, or 103-12 IE: OPPENHEIMER INTL GROWTH FUND

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 14529

a Name of MTIA, CCT, PSA, or 103-12 IE: SMALL COMPANY VALUE FUND

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 101888

a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO SMALL CAP GROWTH

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 201189

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 20854

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 65728

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 15082

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 64583

a Name of MTIA, CCT, PSA, or 103-12 IE: REAL EST. SECURITIES FUND

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 108767

a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE HEALTH SCI

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 838955

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 60126

a Name of MTIA, CCT, PSA, or 103-12 IE: IVY ASSET STRATEGY FUND

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3454

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 71207

a Name of MTIA, CCT, PSA, or 103-12 IE: FUNDAMENTAL ALL CAP CORE FUND

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 9215

a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE SML CAP VAL

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 124565

a Name of MTIA, CCT, PSA, or 103-12 IE: JOHN HANCOCK INTL GROWTH

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 30272

a Name of MTIA, CCT, PSA, or 103-12 IE: MID CAP INDEX FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 97753
a Name of MTIA, CCT, PSA, or 103-12 IE: SMALL CAP VALUE FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 90984
a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO INTERNATIONAL GROWTH		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 64740
a Name of MTIA, CCT, PSA, or 103-12 IE: VALUE FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 63466
a Name of MTIA, CCT, PSA, or 103-12 IE: CAPITAL WORLD GROWTH & INCOME		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 34964
a Name of MTIA, CCT, PSA, or 103-12 IE: ALL CAP CORE FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 8816
a Name of MTIA, CCT, PSA, or 103-12 IE: JOHN HANCOCK DISCIPLINED VALUE		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 378896
a Name of MTIA, CCT, PSA, or 103-12 IE: BLUE CHIP GROWTH FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 393775
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD MID-CAP VALUE ETF		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 43188
a Name of MTIA, CCT, PSA, or 103-12 IE: NEW PERSPECTIVE FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 33305

a Name of MTIA, CCT, PSA, or 103-12 IE: CAPITAL APPRECIATION FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 98140
a Name of MTIA, CCT, PSA, or 103-12 IE: JOHN HANCOCK SELECT GROWTH		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1309
a Name of MTIA, CCT, PSA, or 103-12 IE: MID VALUE FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 48766
a Name of MTIA, CCT, PSA, or 103-12 IE: THE GROWTH FUND OF AMERICA		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 495808
a Name of MTIA, CCT, PSA, or 103-12 IE: FUNDAMENTAL INVESTORS		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 18123
a Name of MTIA, CCT, PSA, or 103-12 IE: DAVIS NEW YORK VENTURE		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 162594
a Name of MTIA, CCT, PSA, or 103-12 IE: DOMINI SOCIAL EQUITY		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1157
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD GROWTH INDEX FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 100782
a Name of MTIA, CCT, PSA, or 103-12 IE: TOTAL STOCK MARKET INDEX FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 109497
a Name of MTIA, CCT, PSA, or 103-12 IE: PRU JENNISON MID GROWTH FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 21768

a Name of MTIA, CCT, PSA, or 103-12 IE: UTILITIES FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 120753
a Name of MTIA, CCT, PSA, or 103-12 IE: EQUITY INCOME FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 90117
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD VALUE INDEX FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 32499
a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE EQUITY INC		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 311508
a Name of MTIA, CCT, PSA, or 103-12 IE: 500 INDEX FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 389545
a Name of MTIA, CCT, PSA, or 103-12 IE: INVESTMENT COMPANY OF AMERICA		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 105585
a Name of MTIA, CCT, PSA, or 103-12 IE: JPMORGAN MIDCAP VALUE FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 114145
a Name of MTIA, CCT, PSA, or 103-12 IE: FRANKLIN MUTUAL BEACON FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 119863
a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY CONTRAFUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 126991
a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY ADV NEW INSIGHTS		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 11635

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 202480

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

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

c EIN-PN 01-0233346-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 70401

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection

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

A Name of plan
RICHARD DESIGN SERVICES, INC. 401K PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
RICHARD DESIGN SERVICES, INC.

D Employer Identification Number (EIN)
20-2036476

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	147808	179437
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	184692	159684
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	680422	703936
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	28685183	34989250
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	29698105	36032307
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	29698105	36032307

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	1595942	
(B) Participants	2a(1)(B)	4425485	
(C) Others (including rollovers)	2a(1)(C)	986104	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		7007531
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	27278	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		27278
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(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)		1524705
c Other income	2c		37867
d Total income. Add all **income** amounts in column (b) and enter total	2d		8597381
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1689180	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		1689180
f Corrective distributions (see instructions)	2f		565143
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	8856	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		8856
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		2263179
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		6334202
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

(1) [ ] Unqualified **(2)** [ ] Qualified **(3)** [X] Disclaimer **(4)** [ ] Adverse

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

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

(1) Name: LAWRENCE, BLACKBURN, MEEK, MAXEY&CO **(2)** EIN: 76-0001095

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

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

Part IV Compliance Questions

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

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	

			Yes	No	Amount
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		300000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			

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

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

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

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

Part V Trust Information (optional)

6a Name of trust	**6b** Trust's EIN

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection.

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

A Name of plan
RICHARD DESIGN SERVICES, INC. 401K PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
RICHARD DESIGN SERVICES, INC.

D Employer Identification Number (EIN)
20-2036476

Part I Distributions

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

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

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

EIN(s): 01-0233346

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3**

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☒ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

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

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

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 a Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

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

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

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

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

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

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

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

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

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

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

a Enter the percentage of plan assets held as:
Stock: _____% 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):

--oo0oo--

RICHARD DESIGN SERVICES INC. 401(k) PLAN

FINANCIAL STATEMENTS

December 31, 2014 and 2013

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RICHARD DESIGN SERVICES INC. 401(k) PLAN
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LAWRENCE
BLACKBURN
MEEK
MAXEY & Co.
A Professional Corporation

Members American Institute of Certified Public Accountants

INDEPENDENT AUDITORS' REPORT

To the Trustees of
Richard Design Services, Inc. 401(k) Plan:

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Richard Design Services, Inc. 401(k) Plan, which comprise the statements of net assets available for benefits - modified cash basis as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits - modified cash basis for the year ended December 31, 2014 and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Plan management is responsible for the preparation and fair presentation of these financial statements in accordance with the modified cash basis of accounting described in Note 2; this includes determining that the modified cash basis of accounting is an acceptable basis for the preparation of the financial statements in the circumstances. Plan management is also responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

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

Disclaimer of Opinion

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

Basis of Accounting

We draw attention to Note 2 of the financial statements, which describes the basis of accounting. The financial statements and supplemental schedules were prepared on the modified cash basis of accounting, which is a comprehensive basis of accounting other than generally accepted accounting principles.

Other Matter

The supplemental schedules of Assets Held for Investment Purposes - Modified Cash Basis as of or for the year ended December 31, 2014 are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedules referred to above.

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

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

Lawrence, Blackburn, Meals, Mabry & Co. P.C.

Beaumont, Texas
October 12, 2015

RICHARD DESIGN SERVICES INC. 401(k) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS – MODIFIED CASH BASIS
December 31,

	2014	2013
ASSETS		
Investments:		
At fair value:		
Mutual Funds	$34,799,299	$ 28,518,798
	34,799,299	28,518,798
Receivables:		
Employer's contribution	217,516	184,692
Participant contributions	132,119	120,712
Notes receivables from participants	703,936	680,422
	1,053,571	985,826
Forfeited accounts	179,437	193,481
TOTAL ASSETS	36,032,307	29,698,105
NET ASSETS AVAILABLE FOR BENEFITS	$36,032,307	$ 29,698,105

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

RICHARD DESIGN SERVICES INC. 401(k) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
MODIFIED CASH BASIS
Year Ended December 31, 2014

ADDITIONS	
Additions to net assets attributed to:	
Investment Income:	
Net appreciation in fair value of investments	$ 1,524,705
Interest and dividends	27,278
Other Income	37,867
Total investment income	1,589,850
Contributions:	
Participants	4,425,485
Employer	1,595,942
Rollovers	986,104
Total contributions	7,007,531
TOTAL ADDITIONS	8,597,381
DEDUCTIONS	
Deductions from net assets attibuted to:	
Benefits paid to participants	1,689,180
Corrective distribution of contributions	565,143
Administrative expenses	8,856
TOTAL DEDUCTIONS	2,263,179
NET INCREASE	6,334,202
NET ASSETS AVAILABLE FOR BENEFITS	
Beginning of year	29,698,105
End of year	$ 36,032,307

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

RICHARD DESIGN SERVICES INC. 401(k) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2014

NOTE 1: DESCRIPTION OF PLAN

The following description of the Richard Design Services Inc. 401(k) Plan ("Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions. A copy of the Plan Document is at the Company's office.

General: The Plan is a defined contribution plan covering non-highly compensated employees of the Company who have reached the age of twenty-one and have one month of service. The Plan is a type of qualified retirement plan commonly referred to as a 401(k) Plan. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions: Each year, participants may contribute as little as one percent of pretax annual compensation, as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan or self-directed accounts. The company, at the discretion of the company's board of directors, may contribute amounts based on the percentage of each contributing participant's elective deferral.

Participant Accounts: Each participant's account is credited with the participant's contribution and allocations of the Company's contribution, and Plan earnings (losses), and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting: Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and discretionary contribution portion of their accounts, plus actual earnings thereon is based on years of continuous service. A participant is 100 percent vested after three years of credited service.

Notes Receivable from Participants: Participants may borrow from their fund accounts, a minimum of $1,000 up to a maximum of $50,000 or 50 percent of their vested account balance, whichever is less. The loans are secured by the balance in the participant's account and bear interest rates of 4.25 percent, which is commensurate with local prevailing rates as determined by the Plan administrator. Participants are only allowed one outstanding loan at any time. Principal and interest is paid ratably through payroll deductions.

Payment of Benefits: All distributions from the Plan will be in one lump-sum payment in cash. If the vested benefit under the Plan exceeds $5,000, then the participant must consent to the distribution before it may be made. If the vested benefit under the Plan does not exceed $5,000, then the benefit will be distributed as a direct rollover to an individual retirement account.

NOTE 1: DESCRIPTION OF PLAN (CONTINUED)

Forfeited Accounts: At December 31, 2014 and 2013, forfeited non-vested accounts totaled $179,437 and $147,808 respectively. These accounts can be used to reduce future employer contributions or applied to fees incurred by the plan.

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting: The financial statements of the Plan are prepared under the modified cash basis of accounting. That is, the asset amounts are reflected on a cash basis except for the contributions. The contributions are reported on a plan year accrual basis.

Estimates: The preparation of financial statements in conformity with the modified cash basis of accounting requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition: Investments are reported at fair value. The value of each Pooled Separate Account is determined at the close of each business day based on market value. The value of the account is expressed in "units". The "unit value" is the dollar value of one unit and is determined at the close of each business day by dividing the value of the entire account by the total number of units in the account. See Note 9 for discussion of fair value measurements.

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

Payment of Benefits: Benefits are recorded when paid

Costs of the Plan: Administrative costs of the Plan are paid by the plan sponsor.

NOTE 3: PLAN INVESTMENTS

Investments that represent five percent or more of the Plan's net assets at December 31, 2014 and 2013, respectively are separately identified below:

	2014	2013
John Hancock Lifestyle - Balanced 11,452 and 9,742 units, respectively	$ 3,542,119	$ 2,891,017
John Hancock Lifestyle - Growth 11,923 and 10,205 units respectively	$ 5,406,078	$ 4,419,100
John Hancock Lifestyle - Aggressive 9,130 and 8,215 units respectively	$ 4,335,150	$ 3,728,533

During the plan year ended December 31, 2014, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by $1,524,705.

NOTE 4: INFORMATION PREPARED AND CERTIFIED BY PLAN CUSTODIAN (UNAUDITED)

The following information included in the accompanying financial statements and supplemental schedule was obtained from data that has been prepared and certified to as complete and accurate by the Plan's recordkeeper in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 as of December 31:

	2014	2013
Investments, at fair value:		
In Cash Account	$ 179,437	$ 193,481
In Mutual Funds	34,799,299	28,518,798
Notes receivables from participants	703,936	680,422
	$ 35,682,682	$ 29,392,701

The information included in the financial statements and accompanying supplemental schedules was obtained from data that has been prepared and certified to as complete and accurate by John Hancock USA.

NOTE 5: 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, participants will become 100 percent vested in their accounts.

NOTE 6: TAX STATUS

The Internal Revenue Service has determined and informed the Company by a letter dated July 1, 2009, that the Plan is designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, 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. The Plan has been amended to be in compliance with Heroes Earnings Assistance and Relief Tax Act of 2008 (HEART), The Worker, Retiree, and Employer Recovery Act of 2008 (WRERA), The Pension Protection Act of 2006, and Section 415 Regulations.

The plan administrator believes it is no longer subject to income tax examinations for periods prior to 2011.

NOTE 7: RELATED PARTY TRANSACTIONS

Certain Plan investments are shares accounts managed by John Hancock. John Hancock is the trustee as defined by the Plan and, therefore, these investments qualify as party-in-interest transactions. Fees paid by the Plan for investment management services for the year ended December 31, 2014, amounted to $1,796.

NOTE 8: AMOUNTS ALLOCATED TO WITHDRAWN PARTICIPANTS WITH BALANCES

At December 31, 2014 and 2013, net assets available for plan benefits included $3,339,300 and $1,993,911 respectively, for distributions to participants who have terminated employment from the Plan sponsor prior to the end of the Plan year, but have not received their distribution as of the Plan year.

NOTE 9: FAIR VALUE MEASUREMENTS

The Plan's investments are reported at fair value in the accompanying statement of net assets available for benefit. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels. Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, and Level 3 inputs are

NOTE 9: FAIR VALUE MEASUREMENTS (CONTINUED)

unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, The Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence for fair value, and Level 3 inputs were only used when Level 1 or Level 2 inputs are not available. No Level 2 or Level 3 inputs were available to the Plan.

Level 1 Fair Value Measurements

The fair value of mutual funds is based on quoted net asset values of the units held by the Plan at year-end.

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

	Fair Value	Fair Value Measurements Using Quoted Prices in Active Markets for Identical Assets (Level 1)
December 31, 2014		
Mutual Funds		
Index funds	$ 422,044	$ 422,044
Balanced funds	7,262,315	7,262,315
Growth funds	24,810,659	24,810,659
Fixed income funds	545,615	545,615
Other funds	74,168	74,168
Common Collective Trust	1,684,498	1,684,498
Total	$ 34,799,299	$ 34,799,299
December 31, 2013		
Mutual Funds		
Index funds	$ 199,185	$ 199,185
Balanced funds	6,634,483	6,634,483
Growth funds	20,132,770	20,132,770
Fixed income funds	452,507	452,507
Other funds	83,639	83,639
Common Collective Trust	1,016,214	1,016,214
Total	$ 28,518,798	$ 28,518,798

NOTE 10: RECONCILIATION OF FINANCIAL STATEMENTS TO SCHEDULE H OF FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2014 and 2013 to Schedule H of Form 5500:

	2014	2013
Net assets available for benefits per the financial statement	36,032,307	29,698,105
Less amounts for mutual funds in transit at year end	(189,952)	(166,385)
Add amounts for forfeitures used for employer match	-	45,673
Add amount for participant deferrals and employer match	189,952	120,712
Net assets available for benefits per Schedule H to Form 5500	$ 36,032,307	$ 29,698,105

NOTE 11: RISKS AND UNCERTAINTIES

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

NOTE 12: EXCESS CONTRIBUTIONS

At December 31, 2014, amounts refunded by the Plan to participants and the employer for contributions made in excess of amounts allowed by the Internal Revenue Service regulations were $565,143.

NOTE 13: SUBSEQUENT EVENTS

Subsequent events were evaluated through October 12, 2015, which is the date the financial statements were available to be issued.

SUPPLEMENTARY INFORMATION

RICHARD DESIGN SERVICES, INC. 401(k) PLAN

SUPPLEMENTAL SCHEDULE

December 31, 2014

PLAN NUMBER: 001
EIN: 20-2036476

Schedule H--Line 4i--Schedule of Assets Held for Investment Purposes - Modified Cash Basis:

a)	b) Identity of Issuer	c) Description of Investment	d) Cost	e) Current Value
*	John Hancock USA	Retirement Living At 2055	N/A	10,513
*	John Hancock USA	Retirement Living At 2050	N/A	8,834
*	John Hancock USA	Retirement Living At 2045	N/A	488,067
*	John Hancock USA	Retirement Living At 2040	N/A	301,218
*	John Hancock USA	Retirement Living At 2035	N/A	805,899
*	John Hancock USA	Retirement Living At 2030	N/A	1,295,027
*	John Hancock USA	Retirement Living At 2025	N/A	1,458,128
*	John Hancock USA	Retirement Living At 2020	N/A	1,108,660
*	John Hancock USA	Retirement Living At 2015	N/A	624,120
*	John Hancock USA	Retirement Living At 2010	N/A	191,567
*	John Hancock USA	Retirement Choices at 2050	N/A	37,543
*	John Hancock USA	Retirement choices at 2045	N/A	91,256
*	John Hancock USA	Retirement choices at 2040	N/A	36,279
*	John Hancock USA	Retirement choices at 2035	N/A	250,021
*	John Hancock USA	Retirement choices at 2030	N/A	214,161
*	John Hancock USA	Retirement choices at 2025	N/A	229,838
*	John Hancock USA	Retirement choices at 2020	N/A	28,581
*	John Hancock USA	Retirement choices at 2015	N/A	56,734
*	John Hancock USA	Retirement choices at 2010	N/A	25,869
*	John Hancock USA	Life style Aggressive	N/A	4,335,150
*	John Hancock USA	Lifestyle Growth	N/A	5,406,078
*	John Hancock USA	Lifestyle Balanced	N/A	3,542,119
*	John Hancock USA	Lifestyle Moderate	N/A	1,210,329
*	John Hancock USA	Lifestyle Conservative	N/A	1,382,826
	John Hancock USA	500 Index Fund	N/A	389,545
	John Hancock USA	Active Bond Fund	N/A	643
	John Hancock USA	All Cap Core Fund	N/A	8,816
	John Hancock USA	American Balanced Fund	N/A	124,910
	John Hancock USA	American Century Heritage	N/A	65,728
	John Hancock USA	BlackRock Global Allocation	N/A	28,628
	John Hancock USA	Blue Chip Growth Fund	N/A	393,775
	John Hancock USA	Capital Appreciation Fund	N/A	98,140
	John Hancock USA	Capital Income Builder	N/A	30,578
	John Hancock USA	Capital World Bond Fund	N/A	8,520
	John Hancock USA	Capital World Growth & Income	N/A	34,964
	John Hancock USA	Core Bond Fund	N/A	12,964
	John Hancock USA	Davis New York Venture	N/A	162,594
	John Hancock USA	DFA Emerging Markets Value	N/A	210,332
	John Hancock USA	DFA International Value	N/A	46,481
	John Hancock USA	DFA U.S. Small Cap Fund	N/A	61,340
	John Hancock USA	DFA US Targeted Value Fund	N/A	35,191
	John Hancock USA	Domini Social Equity	N/A	1,157

	John Hancock USA	Equity Income Fund	N/A	90,117
	John Hancock USA	EuroPacific Growth Fund	N/A	430,515
	John Hancock USA	Fidelity Adv Leveraged Co Stk	N/A	123,552
	John Hancock USA	Fidelity Advisor New Insights	N/A	11,635
	John Hancock USA	Fidelity ContraFund	N/A	126,991
	John Hancock USA	Financial Services Fund	N/A	60,126
	John Hancock USA	Franklin Small-Mid Growth	N/A	24,149
	John Hancock USA	Franklin Mutual Beacon Fund	N/A	119,863
	John Hancock USA	Fundamental All Cap Core Fund	N/A	9,215
	John Hancock USA	Fundamental Investors	N/A	18,123
	John Hancock USA	Fundamental Large Cap Value	N/A	182,489
	John Hancock USA	Global Bond Fund	N/A	6,918
	John Hancock USA	High Yield Fund	N/A	59,215
	John Hancock USA	Income Fund of America	N/A	118,015
	John Hancock USA	International Value Fund	N/A	30,392
	John Hancock USA	Intl Core Fund	N/A	35,580
	John Hancock USA	Intl Equity Index Fund	N/A	26,658
	John Hancock USA	Intl Small Cap Fund	N/A	61,704
	John Hancock USA	Invesco Small Cap Growth	N/A	201,189
	John Hancock USA	Invesco International Growth	N/A	64,740
	John Hancock USA	Investment Company of America	N/A	105,585
	John Hancock USA	Investment Qual Bond Fund	N/A	58,997
	John Hancock USA	Ivy Asset Strategy Fund	N/A	3,454
	John Hancock USA	JP Morgan MidCap Value Fund	N/A	114,145
*	John Hancock USA	John Hancock Disciplined Value	N/A	378,896
*	John Hancock USA	John Hancock Intl Growth	N/A	30,272
*	John Hancock USA	John Hancock Select Growth	N/A	1,309
	John Hancock USA	Keeley Small Cap Value	N/A	16,036
	John Hancock USA	Legg Mason ClearBr Agg Growth	N/A	231,533
	John Hancock USA	Mid Cap Index Fund	N/A	97,753
	John Hancock USA	Mid Cap Stock Fund	N/A	57,416
	John Hancock USA	Mid Value Fund	N/A	48,766
	John Hancock USA	Mutual Global Discovery	N/A	202,480
	John Hancock USA	Natural Resources Fund	N/A	42,159
	John Hancock USA	New Perspective Fund	N/A	33,305
	John Hancock USA	New World Fund	N/A	64,583
	John Hancock USA	Oppenheimer Developing Mkt	N/A	81,126
	John Hancock USA	Oppenheimer Global	N/A	44,383
	John Hancock USA	Oppenheimer Intl Bond	N/A	11,326
	John Hancock USA	Oppenheimer Intl Growth Fund	N/A	14,529
	John Hancock USA	Parnassus Equity Income	N/A	70,401
	John Hancock USA	PIMCO All Asset	N/A	28,748
	John Hancock USA	PIMCO Global Bond	N/A	60,505
	John Hancock USA	PIMCO Real Return	N/A	91,615
	John Hancock USA	PIMCO Total Return	N/A	49,190
	John Hancock USA	Pru Jennison Mid Growth Fund	N/A	21,768
	John Hancock USA	Real Est. Securities Fund	N/A	108,767
	John Hancock USA	Real Return Bond Fund	N/A	4,646
	John Hancock USA	Royce Opportunity	N/A	299,340
	John Hancock USA	Science & Technology Fund	N/A	134,663
	John Hancock USA	Small Cap Growth Fund	N/A	16,844
	John Hancock USA	Small Cap Index Fund	N/A	51,765
	John Hancock USA	Small Cap Opportunities Fund	N/A	56,972
	John Hancock USA	Small Cap World Fund	N/A	20,854
	John Hancock USA	Small Cap Value Fund	N/A	90,984

	John Hancock USA	Small Company Value Fund	N/A	101,888
	John Hancock USA	Strategic Income Opp Fund	N/A	94,238
	John Hancock USA	T. Rowe Price Sci & Tech	N/A	179,424
	John Hancock USA	T. Rowe Price Equity Inc	N/A	311,508
	John Hancock USA	T. Rowe Price Health Scl	N/A	838,955
	John Hancock USA	T. Rowe Price Sml Cap Val	N/A	124,565
	John Hancock USA	T. Rowe Price Spectrum Inc	N/A	106,025
	John Hancock USA	Templeton World	N/A	86,262
	John Hancock USA	The Growth Fund of America	N/A	495,808
	John Hancock USA	Tocqueville Gold Fund	N/A	32,009
	John Hancock USA	Total Stock Market Index Fund	N/A	109,497
	John Hancock USA	Total Bond Market Fund	N/A	105,160
	John Hancock USA	Total Return Fund	N/A	25,107
	John Hancock USA	U.S. Equity Fund	N/A	135,306
	John Hancock USA	U.S. High Yield Bond Fund	N/A	5,762
	John Hancock USA	Utilities Fund	N/A	120,753
	John Hancock USA	Value Fund	N/A	63,466
	John Hancock USA	Vanguard Small Cap Value Index	N/A	71,207
	John Hancock USA	Value Mid Cap Growth	N/A	15,082
	John Hancock USA	Vanguard Mid Cap Value ETF	N/A	43,188
	John Hancock USA	Vanguard Energy Fund	N/A	293,105
	John Hancock USA	Vanguard Explorer Fund	N/A	78,372
	John Hancock USA	Vanguard Small Cap Growth Index	N/A	83,711
	John Hancock USA	Vanguard Growth Index Fund	N/A	100,782
	John Hancock USA	Vanguard Value Index Fund	N/A	32,499
	John Hancock USA	Washington Mutual Investors	N/A	61,698
*	John Hancock USA	John Hancock Stable Value	N/A	1,684,498
	Participant Loans	1 to 5 year amortization; 4.25%	- 0 -	703,936

* Party in interest

RICHARD DESIGN SERVICES, INC. 401(k) PLAN

SUPPLEMENTAL SCHEDULE

December 31, 2013

PLAN NUMBER: 001
EIN: 20-2036476

Schedule H--Line 4i--Schedule of Assets Held for Investment Purposes - Modified Cash Basis:

a)	b) Identity of Issuer	c) Description of Investment	d) Cost	e) Current Value
*	John Hancock USA	Retirement Living At 2050	N/A	13,315
*	John Hancock USA	Retirement Living At 2045	N/A	476,910
*	John Hancock USA	Retirement Living At 2040	N/A	273,026
*	John Hancock USA	Retirement Living At 2035	N/A	700,599
*	John Hancock USA	Retirement Livlng At 2030	N/A	1,160,770
*	John Hancock USA	Retirement Living At 2025	N/A	1,034,491
*	John Hancock USA	Retirement Living At 2020	N/A	962,904
*	John Hancock USA	Retirement Living At 2015	N/A	1,064,536
*	John Hancock USA	Retirement Living At 2010	N/A	173,316
*	John Hancock USA	Retirement Choices at 2050	N/A	7,131
*	John Hancock USA	Retirement choices at 2045	N/A	45,673
*	John Hancock USA	Retirement choices at 2040	N/A	12,510
*	John Hancock USA	Retirement choices at 2035	N/A	237,248
*	John Hancock USA	Retirement choices at 2030	N/A	171,924
*	John Hancock USA	Retirement choices at 2025	N/A	134,200
*	John Hancock USA	Retirement choices at 2020	N/A	89,407
*	John Hancock USA	Retirement choices at 2015	N/A	58,431
*	John Hancock USA	Retirement choices at 2010	N/A	18,091
*	John Hancock USA	Life style Aggressive	N/A	3,728,533
*	John Hancock USA	Lifestyle Growth	N/A	4,419,100
*	John Hancock USA	Lifestyle Balanced	N/A	2,891,017
*	John Hancock USA	Lifestyle Moderate	N/A	1,016,038
*	John Hancock USA	Lifestyle Conservative	N/A	1,251,228
	John Hancock USA	Fidelity Advisor Gold Fund	N/A	32,994
	John Hancock USA	Real Est. Securlties Fund	N/A	49,150
	John Hancock USA	Natural Resources Fund	N/A	50,645
	John Hancock USA	DFA Emerging Markets Value	N/A	271,319
	John Hancock USA	Royce Opportunity	N/A	288,842
	John Hancock USA	Intl Small Cap Fund	N/A	90,329
	John Hancock USA	Fidelity Adv Leveraged Co Stk	N/A	31,782
	John Hancock USA	Oppenheimer Developing Mkt	N/A	72,570
	John Hancock USA	Energy	N/A	231,355
	John Hancock USA	Keeley Small Cap Value	N/A	58,695
	John Hancock USA	DFA International Value	N/A	41,123
	John Hancock USA	SSgA Mid Growth Index Fund	N/A	5,457
	John Hancock USA	International Value Fund	N/A	29,757
	John Hancock USA	DFA US Targeted Value Fund	N/A	28,009
	John Hancock USA	Mid Cap Stock Fund	N/A	46,634
	John Hancock USA	T. Rowe Price Sci & Tech	N/A	52,771
	John Hancock USA	DFA U.S. Small Cap Fund	N/A	37,125
	John Hancock USA	Small Cap Growth Index	N/A	61,225
	John Hancock USA	Intl Equity Index Fund	N/A	25,131

	John Hancock USA	International Core Fund	N/A	31,400
	John Hancock USA	SMALLCAP World Fund	N/A	18,238
	John Hancock USA	New World Fund	N/A	46,390
	John Hancock USA	Science & Technology Fund	N/A	83,441
	John Hancock USA	Financial Services Fund	N/A	52,744
	John Hancock USA	Small Cap Index Fund	N/A	30,098
	John Hancock USA	American Century Heritage	N/A	35,885
*	John Hancock USA	John Hancock Intl Growth	N/A	21,067
	John Hancock USA	Explorer	N/A	18,704
	John Hancock USA	Small Cap Growth Fund	N/A	10,552
	John Hancock USA	Inv Small Cap Growth	N/A	161,077
	John Hancock USA	Oppenheimer Intl Growth Fund	N/A	313
	John Hancock USA	EuroPacific Growth Fund	N/A	422,749
	John Hancock USA	Franklin Small-Mid Growth	N/A	20,463
	John Hancock USA	Legg Mason ClearBr Agg Growth	N/A	55,283
	John Hancock USA	Thornburg International Value	N/A	3,966
	John Hancock USA	International Growth Fund	N/A	61,728
	John Hancock USA	T. Rowe Price Health Sci	N/A	322,872
	John Hancock USA	Small Cap Opportunities Fund	N/A	43,434
	John Hancock USA	SSgA Mid Value Index Fund	N/A	23,981
	John Hancock USA	Small Company Value Fund	N/A	107,548
	John Hancock USA	Small Cap Value Index	N/A	64,602
	John Hancock USA	Columbia Mid Cap Value	N/A	26,131
	John Hancock USA	Small Cap Value Fund	N/A	64,391
	John Hancock USA	Blue Chip Growth Fund	N/A	322,536
	John Hancock USA	Value Fund	N/A	22,290
	John Hancock USA	Mid Cap Index Fund	N/A	65,538
	John Hancock USA	T. Rowe Price Sml Cap Val	N/A	116,079
	John Hancock USA	Oppenheimer Global	N/A	55,441
	John Hancock USA	Fundamental All Cap Core Fund	N/A	6,368
	John Hancock USA	Mid Value Fund	N/A	37,581
	John Hancock USA	Capital World Growth & Income	N/A	18,816
	John Hancock USA	Capital Appreciation Fund	N/A	99,457
	John Hancock USA	Templeton World	N/A	142,952
	John Hancock USA	All Cap Core Fund	N/A	7,545
*	John Hancock USA	John Hancock Rainier Grow	N/A	749
	John Hancock USA	JMP MidCap Value Fund	N/A	45,244
	John Hancock USA	New Perspective Fund	N/A	21,134
	John Hancock USA	Pru Jennison Mid Growth Fund	N/A	8,419
	John Hancock USA	Fundamental Investors	N/A	2,520
	John Hancock USA	Utilities Fund	N/A	93,527
	John Hancock USA	Total Stock Market Index Fund	N/A	115,101
*	John Hancock USA	John Hancock Disciplined Value	N/A	127,141
	John Hancock USA	Growth Index Fund	N/A	52,528
	John Hancock USA	The Growth Fund of America	N/A	490,988
	John Hancock USA	Eaton Vance Large-Cap Value	N/A	23,524
	John Hancock USA	Fidelity ContraFund	N/A	77,002
	John Hancock USA	Equity Income Fund	N/A	213,265
	John Hancock USA	Fundamental Large Cap Value	N/A	163,820
	John Hancock USA	Davis New York Venture	N/A	139,772
	John Hancock USA	T. Rowe Price Equity Inc	N/A	268,174
	John Hancock USA	Value Index Fund	N/A	10,998
	John Hancock USA	500 Index Fund	N/A	188,187
	John Hancock USA	Mutual Beacon	N/A	96,030
	John Hancock USA	FT Founding Allocation	N/A	2,295

	John Hancock USA	Washington Mutual Investors	N/A	58,953
	John Hancock USA	Investment Company of America	N/A	88,517
	John Hancock USA	Parnassus Equity Income	N/A	67,841
	John Hancock USA	U.S. Equity Fund	N/A	111,374
	John Hancock USA	Ivy Asset Strategy Fund	N/A	474
	John Hancock USA	Capital Income Builder	N/A	10,974
	John Hancock USA	Income Fund of America	N/A	86,704
	John Hancock USA	Core Global Diversification	N/A	3,878
	John Hancock USA	American Balanced Fund	N/A	71,304
	John Hancock USA	BlackRock Global Allocation	N/A	18,908
	John Hancock USA	PIMCO All Asset	N/A	15,529
	John Hancock USA	Mutual Global Discovery	N/A	179,848
	John Hancock USA	Core Diversified Grwth & Inc	N/A	2,164
	John Hancock USA	Core Fundamental Holdings	N/A	5,811
	John Hancock USA	High Yield Fund	N/A	83,917
	John Hancock USA	U.S. High Yield Bond Fund	N/A	5,586
	John Hancock USA	Global Bond Fund	N/A	4,943
	John Hancock USA	Real Return Bond Fund	N/A	1,903
	John Hancock USA	PIMCO global Bond	N/A	49,107
	John Hancock USA	Oppenheimer Intl Bond	N/A	9,244
	John Hancock USA	PIMCO Real Return	N/A	74,353
	John Hancock USA	Capital World Bond Fund	N/A	8,497
	John Hancock USA	T. Rowe Price Spectrum Inc	N/A	92,349
	John Hancock USA	Strategic Income Opp Fund	N/A	58,055
	John Hancock USA	Active Bond Fund	N/A	432
	John Hancock USA	Investment Qual Bond Fund	N/A	58,956
	John Hancock USA	Total Return Fund	N/A	20,312
	John Hancock USA	Core Bond Fund	N/A	10,024
	John Hancock USA	PIMCO Total Return	N/A	28,060
	John Hancock USA	Total Bond Market Fund	N/A	67,178
*	John Hancock USA	John Hancock Stable Value	N/A	1,016,214
	Participant Loans	1 to 5 year amortization; 4.25%	- 0 -	680,422

* Party in interest

Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2014

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or
- [X] a single-employer plan;
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report;
- [ ] the final return/report;
- [ ] an amended return/report;
- [ ] a short plan year return/report (less than 12 months).

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
RICHARD DESIGN SERVICES, INC. 401K PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/2005

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

750 PEARL STREET

BEAUMONT TX 77701

2b Employer Identification Number (EIN)
20-2036476

2c Plan Sponsor's telephone number
409-727-3881

2d Business code (see instructions)
541990

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

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

SIGN HERE		5/14/15	BRENT RICHARD
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional)

Preparer's telephone number (optional)

3a	Plan administrator's name and address [X] Same as Plan Sponsor	**3b**	Administrator's EIN
		3c	Administrator's telephone number
4	If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:	**4b**	EIN
a	Sponsor's name	**4c**	PN
5	Total number of participants at the beginning of the plan year	**5**	1410
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)**	1317
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	1393
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	94
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	1487
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	1487
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	550
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	28
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2E 2F 2G 2J 2K 2T 3D 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)

(1)	[X]	Insurance
(2)	[ ]	Code section 412(e)(3) insurance contracts
(3)	[X]	Trust
(4)	[ ]	General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)	[X]	Insurance
(2)	[ ]	Code section 412(e)(3) insurance contracts
(3)	[X]	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)	[X]	**R** (Retirement Plan Information)
(2)	[ ]	**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)	[ ]	**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

RICHARD DESIGN SERVICES, INC. 401(k) PLAN

SUPPLEMENTAL SCHEDULE

December 31, 2014

PLAN NUMBER: 001
EIN: 20-2036476

Schedule H--Line 4i--Schedule of Assets Held for Investment Purposes - Modified Cash Basis:

a)	b) Identity of Issuer	c) Description of Investment	d) Cost	e) Current Value
*	John Hancock USA	Retirement Living At 2055	N/A	10,513
*	John Hancock USA	Retirement Living At 2050	N/A	8,834
*	John Hancock USA	Retirement Living At 2045	N/A	488,067
*	John Hancock USA	Retirement Living At 2040	N/A	301,218
*	John Hancock USA	Retirement Living At 2035	N/A	805,899
*	John Hancock USA	Retirement Living At 2030	N/A	1,295,027
*	John Hancock USA	Retirement Living At 2025	N/A	1,458,128
*	John Hancock USA	Retirement Living At 2020	N/A	1,108,660
*	John Hancock USA	Retirement Living At 2015	N/A	624,120
*	John Hancock USA	Retirement Living At 2010	N/A	191,567
*	John Hancock USA	Retirement Choices at 2050	N/A	37,543
*	John Hancock USA	Retirement choices at 2045	N/A	91,256
*	John Hancock USA	Retirement choices at 2040	N/A	36,279
*	John Hancock USA	Retirement choices at 2035	N/A	250,021
*	John Hancock USA	Retirement choices at 2030	N/A	214,161
*	John Hancock USA	Retirement choices at 2025	N/A	229,838
*	John Hancock USA	Retirement choices at 2020	N/A	28,581
*	John Hancock USA	Retirement choices at 2015	N/A	56,734
*	John Hancock USA	Retirement choices at 2010	N/A	25,869
*	John Hancock USA	Life style Aggressive	N/A	4,335,150
*	John Hancock USA	Lifestyle Growth	N/A	5,406,078
*	John Hancock USA	Lifestyle Balanced	N/A	3,542,119
*	John Hancock USA	Lifestyle Moderate	N/A	1,210,329
*	John Hancock USA	Lifestyle Conservative	N/A	1,382,826
	John Hancock USA	500 Index Fund	N/A	389,545
	John Hancock USA	Active Bond Fund	N/A	643
	John Hancock USA	All Cap Core Fund	N/A	8,816
	John Hancock USA	American Balanced Fund	N/A	124,910
	John Hancock USA	American Century Heritage	N/A	65,728
	John Hancock USA	BlackRock Global Allocation	N/A	28,628
	John Hancock USA	Blue Chip Growth Fund	N/A	393,775
	John Hancock USA	Capital Appreciation Fund	N/A	98,140
	John Hancock USA	Capital Income Builder	N/A	30,578
	John Hancock USA	Capital World Bond Fund	N/A	8,520
	John Hancock USA	Capital World Growth & Income	N/A	34,964
	John Hancock USA	Core Bond Fund	N/A	12,964
	John Hancock USA	Davis New York Venture	N/A	162,594
	John Hancock USA	DFA Emerging Markets Value	N/A	210,332
	John Hancock USA	DFA International Value	N/A	46,481
	John Hancock USA	DFA U.S. Small Cap Fund	N/A	61,340
	John Hancock USA	DFA US Targeted Value Fund	N/A	35,191
	John Hancock USA	Domini Social Equity	N/A	1,157

	John Hancock USA	Equity Income Fund	N/A	90,117
	John Hancock USA	EuroPacific Growth Fund	N/A	430,515
	John Hancock USA	Fidelity Adv Leveraged Co Stk	N/A	123,552
	John Hancock USA	Fidelity Advisor New Insights	N/A	11,635
	John Hancock USA	Fidelity ContraFund	N/A	126,991
	John Hancock USA	Financial Services Fund	N/A	60,126
	John Hancock USA	Franklin Small-Mid Growth	N/A	24,149
	John Hancock USA	Franklin Mutual Beacon Fund	N/A	119,863
	John Hancock USA	Fundamental All Cap Core Fund	N/A	9,215
	John Hancock USA	Fundamental Investors	N/A	18,123
	John Hancock USA	Fundamental Large Cap Value	N/A	182,489
	John Hancock USA	Global Bond Fund	N/A	6,918
	John Hancock USA	High Yield Fund	N/A	59,215
	John Hancock USA	Income Fund of America	N/A	118,015
	John Hancock USA	International Value Fund	N/A	30,392
	John Hancock USA	Intl Core Fund	N/A	35,580
	John Hancock USA	Intl Equity Index Fund	N/A	26,658
	John Hancock USA	Intl Small Cap Fund	N/A	61,704
	John Hancock USA	Invesco Small Cap Growth	N/A	201,189
	John Hancock USA	Invesco International Growth	N/A	64,740
	John Hancock USA	Investment Company of America	N/A	105,585
	John Hancock USA	Investment Qual Bond Fund	N/A	58,997
	John Hancock USA	Ivy Asset Strategy Fund	N/A	3,454
	John Hancock USA	JP Morgan MidCap Value Fund	N/A	114,145
*	John Hancock USA	John Hancock Disciplined Value	N/A	378,896
*	John Hancock USA	John Hancock Intl Growth	N/A	30,272
*	John Hancock USA	John Hancock Select Growth	N/A	1,309
	John Hancock USA	Keeley Small Cap Value	N/A	16,036
	John Hancock USA	Legg Mason ClearBr Agg Growth	N/A	231,533
	John Hancock USA	Mid Cap Index Fund	N/A	97,753
	John Hancock USA	Mid Cap Stock Fund	N/A	57,416
	John Hancock USA	Mid Value Fund	N/A	48,766
	John Hancock USA	Mutual Global Discovery	N/A	202,480
	John Hancock USA	Natural Resources Fund	N/A	42,159
	John Hancock USA	New Perspective Fund	N/A	33,305
	John Hancock USA	New World Fund	N/A	64,583
	John Hancock USA	Oppenheimer Developing Mkt	N/A	81,126
	John Hancock USA	Oppenheimer Global	N/A	44,383
	John Hancock USA	Oppenheimer Intl Bond	N/A	11,326
	John Hancock USA	Oppenheimer Intl Growth Fund	N/A	14,529
	John Hancock USA	Parnassus Equity Income	N/A	70,401
	John Hancock USA	PIMCO All Asset	N/A	28,748
	John Hancock USA	PIMCO Global Bond	N/A	60,505
	John Hancock USA	PIMCO Real Return	N/A	91,615
	John Hancock USA	PIMCO Total Return	N/A	49,190
	John Hancock USA	Pru Jennison Mid Growth Fund	N/A	21,768
	John Hancock USA	Real Est. Securities Fund	N/A	108,767
	John Hancock USA	Real Return Bond Fund	N/A	4,646
	John Hancock USA	Royce Opportunity	N/A	299,340
	John Hancock USA	Science & Technology Fund	N/A	134,663
	John Hancock USA	Small Cap Growth Fund	N/A	16,844
	John Hancock USA	Small Cap Index Fund	N/A	51,765
	John Hancock USA	Small Cap Opportunities Fund	N/A	56,972
	John Hancock USA	Small Cap World Fund	N/A	20,854
	John Hancock USA	Small Cap Value Fund	N/A	90,984

	John Hancock USA	Small Company Value Fund	N/A	101,888
	John Hancock USA	Strategic Income Opp Fund	N/A	94,238
	John Hancock USA	T. Rowe Price Sci & Tech	N/A	179,424
	John Hancock USA	T. Rowe Price Equity Inc	N/A	311,508
	John Hancock USA	T. Rowe Price Health Scl	N/A	838,955
	John Hancock USA	T. Rowe Price Sml Cap Val	N/A	124,565
	John Hancock USA	T. Rowe Price Spectrum Inc	N/A	106,025
	John Hancock USA	Templeton World	N/A	86,262
	John Hancock USA	The Growth Fund of America	N/A	495,808
	John Hancock USA	Tocqueville Gold Fund	N/A	32,009
	John Hancock USA	Total Stock Market Index Fund	N/A	109,497
	John Hancock USA	Total Bond Market Fund	N/A	105,160
	John Hancock USA	Total Return Fund	N/A	25,107
	John Hancock USA	U.S. Equity Fund	N/A	135,306
	John Hancock USA	U.S. High Yield Bond Fund	N/A	5,762
	John Hancock USA	Utilities Fund	N/A	120,753
	John Hancock USA	Value Fund	N/A	63,466
	John Hancock USA	Vanguard Small Cap Value Index	N/A	71,207
	John Hancock USA	Value Mid Cap Growth	N/A	15,082
	John Hancock USA	Vanguard Mid Cap Value ETF	N/A	43,188
	John Hancock USA	Vanguard Energy Fund	N/A	293,105
	John Hancock USA	Vanguard Explorer Fund	N/A	78,372
	John Hancock USA	Vanguard Small Cap Growth Index	N/A	83,711
	John Hancock USA	Vanguard Growth Index Fund	N/A	100,782
	John Hancock USA	Vanguard Value Index Fund	N/A	32,499
	John Hancock USA	Washington Mutual Investors	N/A	61,698
*	John Hancock USA	John Hancock Stable Value	N/A	1,684,498
	Participant Loans	1 to 5 year amortization; 4.25%	- 0 -	703,936

* Party in interest

RICHARD DESIGN SERVICES, INC. 401(k) PLAN

SUPPLEMENTAL SCHEDULE

December 31, 2013

PLAN NUMBER: 001
EIN: 20-2036476

Schedule H--Line 4i--Schedule of Assets Held for Investment Purposes - Modified Cash Basis:

a)	b) Identity of Issuer	c) Description of Investment	d) Cost	e) Current Value
*	John Hancock USA	Retirement Living At 2050	N/A	13,315
*	John Hancock USA	Retirement Living At 2045	N/A	476,910
*	John Hancock USA	Retirement Living At 2040	N/A	273,026
*	John Hancock USA	Retirement Living At 2035	N/A	700,599
*	John Hancock USA	Retirement Livlng At 2030	N/A	1,160,770
*	John Hancock USA	Retirement Living At 2025	N/A	1,034,491
*	John Hancock USA	Retirement Living At 2020	N/A	962,904
*	John Hancock USA	Retirement Living At 2015	N/A	1,064,536
*	John Hancock USA	Retirement Living At 2010	N/A	173,316
*	John Hancock USA	Retirement Choices at 2050	N/A	7,131
*	John Hancock USA	Retirement choices at 2045	N/A	45,673
*	John Hancock USA	Retirement choices at 2040	N/A	12,510
*	John Hancock USA	Retirement choices at 2035	N/A	237,248
*	John Hancock USA	Retirement choices at 2030	N/A	171,924
*	John Hancock USA	Retirement choices at 2025	N/A	134,200
*	John Hancock USA	Retirement choices at 2020	N/A	89,407
*	John Hancock USA	Retirement choices at 2015	N/A	58,431
*	John Hancock USA	Retirement choices at 2010	N/A	18,091
*	John Hancock USA	Life style Aggressive	N/A	3,728,533
*	John Hancock USA	Lifestyle Growth	N/A	4,419,100
*	John Hancock USA	Lifestyle Balanced	N/A	2,891,017
*	John Hancock USA	Lifestyle Moderate	N/A	1,016,038
*	John Hancock USA	Lifestyle Conservative	N/A	1,251,228
	John Hancock USA	Fidelity Advisor Gold Fund	N/A	32,994
	John Hancock USA	Real Est. Securlties Fund	N/A	49,150
	John Hancock USA	Natural Resources Fund	N/A	50,645
	John Hancock USA	DFA Emerging Markets Value	N/A	271,319
	John Hancock USA	Royce Opportunity	N/A	288,842
	John Hancock USA	Intl Small Cap Fund	N/A	90,329
	John Hancock USA	Fidelity Adv Leveraged Co Stk	N/A	31,782
	John Hancock USA	Oppenheimer Developing Mkt	N/A	72,570
	John Hancock USA	Energy	N/A	231,355
	John Hancock USA	Keeley Small Cap Value	N/A	58,695
	John Hancock USA	DFA International Value	N/A	41,123
	John Hancock USA	SSgA Mid Growth Index Fund	N/A	5,457
	John Hancock USA	International Value Fund	N/A	29,757
	John Hancock USA	DFA US Targeted Value Fund	N/A	28,009
	John Hancock USA	Mid Cap Stock Fund	N/A	46,634
	John Hancock USA	T. Rowe Price Sci & Tech	N/A	52,771
	John Hancock USA	DFA U.S. Small Cap Fund	N/A	37,125
	John Hancock USA	Small Cap Growth Index	N/A	61,225
	John Hancock USA	Intl Equity Index Fund	N/A	25,131

	John Hancock USA	International Core Fund	N/A	31,400
	John Hancock USA	SMALLCAP World Fund	N/A	18,238
	John Hancock USA	New World Fund	N/A	46,390
	John Hancock USA	Science & Technology Fund	N/A	83,441
	John Hancock USA	Financial Services Fund	N/A	52,744
	John Hancock USA	Small Cap Index Fund	N/A	30,098
	John Hancock USA	American Century Heritage	N/A	35,885
*	John Hancock USA	John Hancock Intl Growth	N/A	21,067
	John Hancock USA	Explorer	N/A	18,704
	John Hancock USA	Small Cap Growth Fund	N/A	10,552
	John Hancock USA	Inv Small Cap Growth	N/A	161,077
	John Hancock USA	Oppenheimer Intl Growth Fund	N/A	313
	John Hancock USA	EuroPacific Growth Fund	N/A	422,749
	John Hancock USA	Franklin Small-Mid Growth	N/A	20,463
	John Hancock USA	Legg Mason ClearBr Agg Growth	N/A	55,283
	John Hancock USA	Thornburg International Value	N/A	3,966
	John Hancock USA	International Growth Fund	N/A	61,728
	John Hancock USA	T. Rowe Price Health Sci	N/A	322,872
	John Hancock USA	Small Cap Opportunities Fund	N/A	43,434
	John Hancock USA	SSgA Mid Value Index Fund	N/A	23,981
	John Hancock USA	Small Company Value Fund	N/A	107,548
	John Hancock USA	Small Cap Value Index	N/A	64,602
	John Hancock USA	Columbia Mid Cap Value	N/A	26,131
	John Hancock USA	Small Cap Value Fund	N/A	64,391
	John Hancock USA	Blue Chip Growth Fund	N/A	322,536
	John Hancock USA	Value Fund	N/A	22,290
	John Hancock USA	Mid Cap Index Fund	N/A	65,538
	John Hancock USA	T. Rowe Price Sml Cap Val	N/A	116,079
	John Hancock USA	Oppenheimer Global	N/A	55,441
	John Hancock USA	Fundamental All Cap Core Fund	N/A	6,368
	John Hancock USA	Mid Value Fund	N/A	37,581
	John Hancock USA	Capital World Growth & Income	N/A	18,816
	John Hancock USA	Capital Appreciation Fund	N/A	99,457
	John Hancock USA	Templeton World	N/A	142,952
	John Hancock USA	All Cap Core Fund	N/A	7,545
*	John Hancock USA	John Hancock Rainier Grow	N/A	749
	John Hancock USA	JMP MidCap Value Fund	N/A	45,244
	John Hancock USA	New Perspective Fund	N/A	21,134
	John Hancock USA	Pru Jennison Mid Growth Fund	N/A	8,419
	John Hancock USA	Fundamental Investors	N/A	2,520
	John Hancock USA	Utilities Fund	N/A	93,527
	John Hancock USA	Total Stock Market Index Fund	N/A	115,101
*	John Hancock USA	John Hancock Disciplined Value	N/A	127,141
	John Hancock USA	Growth Index Fund	N/A	52,528
	John Hancock USA	The Growth Fund of America	N/A	490,988
	John Hancock USA	Eaton Vance Large-Cap Value	N/A	23,524
	John Hancock USA	Fidelity ContraFund	N/A	77,002
	John Hancock USA	Equity Income Fund	N/A	213,265
	John Hancock USA	Fundamental Large Cap Value	N/A	163,820
	John Hancock USA	Davis New York Venture	N/A	139,772
	John Hancock USA	T. Rowe Price Equity Inc	N/A	268,174
	John Hancock USA	Value Index Fund	N/A	10,998
	John Hancock USA	500 Index Fund	N/A	188,187
	John Hancock USA	Mutual Beacon	N/A	96,030
	John Hancock USA	FT Founding Allocation	N/A	2,295

	John Hancock USA	Washington Mutual Investors	N/A	58,953
	John Hancock USA	Investment Company of America	N/A	88,517
	John Hancock USA	Parnassus Equity Income	N/A	67,841
	John Hancock USA	U.S. Equity Fund	N/A	111,374
	John Hancock USA	Ivy Asset Strategy Fund	N/A	474
	John Hancock USA	Capital Income Builder	N/A	10,974
	John Hancock USA	Income Fund of America	N/A	86,704
	John Hancock USA	Core Global Diversification	N/A	3,878
	John Hancock USA	American Balanced Fund	N/A	71,304
	John Hancock USA	BlackRock Global Allocation	N/A	18,908
	John Hancock USA	PIMCO All Asset	N/A	15,529
	John Hancock USA	Mutual Global Discovery	N/A	179,848
	John Hancock USA	Core Diversified Grwth & Inc	N/A	2,164
	John Hancock USA	Core Fundamental Holdings	N/A	5,811
	John Hancock USA	High Yield Fund	N/A	83,917
	John Hancock USA	U.S. High Yield Bond Fund	N/A	5,586
	John Hancock USA	Global Bond Fund	N/A	4,943
	John Hancock USA	Real Return Bond Fund	N/A	1,903
	John Hancock USA	PIMCO global Bond	N/A	49,107
	John Hancock USA	Oppenheimer Intl Bond	N/A	9,244
	John Hancock USA	PIMCO Real Return	N/A	74,353
	John Hancock USA	Capital World Bond Fund	N/A	8,497
	John Hancock USA	T. Rowe Price Spectrum Inc	N/A	92,349
	John Hancock USA	Strategic Income Opp Fund	N/A	58,055
	John Hancock USA	Active Bond Fund	N/A	432
	John Hancock USA	Investment Qual Bond Fund	N/A	58,956
	John Hancock USA	Total Return Fund	N/A	20,312
	John Hancock USA	Core Bond Fund	N/A	10,024
	John Hancock USA	PIMCO Total Return	N/A	28,060
	John Hancock USA	Total Bond Market Fund	N/A	67,178
*	John Hancock USA	John Hancock Stable Value	N/A	1,016,214
	Participant Loans	1 to 5 year amortization; 4.25%	- 0 -	680,422

* Party in interest