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
ALFA TECH CONSULTING ENGINEERS, INC. 401(K) PLAN

1b Three-digit plan number (PN) ▶ 333

1c Effective date of plan 01/01/1992

2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)
ALFA TECH CONSULTING ENGINEERS, INC

1321 RIDDER PARK DR., STE. 50
SAN JOSE, CA 95131

2b Employer Identification Number (EIN)
77-0211171

2c Plan Sponsor's telephone number
408-487-1200

2d Business code (see instructions)
541330

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.	10/12/2015	SUZANNE HILL
	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**	166
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)**	82
a(2) Total number of active participants at the end of the plan year	**6a(2)**	89
b Retired or separated participants receiving benefits	**6b**	1
c Other retired or separated participants entitled to future benefits	**6c**	72
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	162
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**.	**6f**	162
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	139
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE C (Form 5500)	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 ALFA TECH CONSULTING ENGINEERS, INC. 401(K) PLAN	**B** Three-digit plan number (PN) ▶ 333
C Plan sponsor's name as shown on line 2a of Form 5500 ALFA TECH CONSULTING ENGINEERS, INC	**D** Employer Identification Number (EIN) 77-0211171

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

HORIZON INVESTMENTS, LLC

27-1977225

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 28	MONEY MANAGER	33422	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

LINCOLN TRUST COMPANY

1675 BROADWAY ST. STE. 500
DENVER, CO 80202

(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 37 64 65	RECORDKEEPER	44066	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

THE RETIREMENT PLAN COMPANY, LLC

42-1558009

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
64	RECORDKEEPER	14528	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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)

MID ATLANTIC TRUST COMPANY

1251 WATERFRONT PLACE
PITTSBURGH, PA 15222

(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?
26	NONE	6747	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

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(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 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
ALFA TECH CONSULTING ENGINEERS, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 333

C Plan sponsor's name as shown on line 2a of Form 5500
ALFA TECH CONSULTING ENGINEERS, INC

D Employer Identification Number (EIN)
77-0211171

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	20	246393
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	126
(3) Other	1b(3)	16634	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		7978
(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)	104834	75658
(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)	9378194	9212166
(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	9499682	9542321
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h	20	
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		568
k	Total liabilities (add all amounts in lines 1g through1j)	1k	20	568
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	9499662	9541753

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)	58208	
	(B) Participants	2a(1)(B)	533243	
	(C) Others (including rollovers)	2a(1)(C)	82878	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		674329
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
	(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)	5398	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		5398
	(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)	32389	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		32389
	(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)		709022
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		1421138
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1256813	
(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)		1256813
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		23472
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)	98762	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		98762
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1379047
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		42091
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: SHEA LABAGH DOBBERSTEIN **(2)** EIN: 94-2290202

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

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

Part IV Compliance Questions

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

During the plan year:

		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		118482
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	

			Yes	No	Amount
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		1000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m	X		
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n	X		

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

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

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

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

Part V Trust Information (optional)

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection.

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

A Name of plan
ALFA TECH CONSULTING ENGINEERS, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 333

C Plan sponsor's name as shown on line 2a of Form 5500
ALFA TECH CONSULTING ENGINEERS, INC

D Employer Identification Number (EIN)
77-0211171

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): 45-0404698

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):

ALFA TECH CONSULTING ENGINEERS, INC. 401(k) PLAN

FINANCIAL STATEMENTS
AND SUPPLEMENTAL SCHEDULES

Year Ended December 31, 2014

ALFA TECH CONSULTING ENGINEERS, INC. 401(k) PLAN

Year Ended December 31, 2014

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SHEA LABAGH DOBBERSTEIN

CERTIFIED PUBLIC ACCOUNTANTS & ADVISORS

INDEPENDENT AUDITORS' REPORT

TO THE PLAN ADMINISTRATOR AND PARTICIPANTS
OF ALFA TECH CONSULTING ENGINEERS, INC. 401(k) PLAN

Report on the Financial Statements

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

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting 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 CFR 2520.103-8 of the Department of Labor's ("DOL") 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 Mid Atlantic Trust Company, the current custodian of the Plan, and by Lincoln Trust Company, the former trustee of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the Plan administrator that the current custodian held the Plan's investment assets and executed investment transactions from March 1, 2014 to December 31, 2014 and the former trustee held the Plan's investment assets and executed investment transactions as of December 31, 2013 and for the period January 1, 2014 to February 28, 2014. The Plan administrator has obtained certifications from the current custodian and former trustee as of December 31, 2014 and 2013, and for the year ended December 31, 2014, that the information provided to the Plan administrator by them is complete and accurate.

Disclaimer of Opinion

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

Other Matter – Supplemental Schedules

The supplemental Schedule H – Line 4a: Schedule of Delinquent Participant Contributions for the Year Ended December 31, 2014 and Schedule H – Line 4i: Schedule of Assets (Held at End of Year) as of 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 these supplemental schedules.

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 current custodian and former trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

SHEA LABAGH DOBBERSTEIN
Certified Public Accountants, Inc.



San Francisco, California
October 9, 2015

ALFA TECH CONSULTING ENGINEERS, INC. 401(k) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31, 2014	December 31, 2013
ASSETS		
CASH - NON INTEREST BEARING	$ 246,393	$ 20
INVESTMENTS, AT FAIR VALUE		
Mutual Funds	876,188	1,176,007
Exchange Traded Funds	8,337,115	8,202,187
Exchange Traded Notes	6,841	-
TOTAL INVESTMENTS, AT FAIR VALUE	9,220,144	9,378,194
RECEIVABLES		
Notes Receivable from Participants	75,658	104,834
Participant and Employer Contributions Receivable	126	-
Dividend Receivable	-	16,634
TOTAL RECEIVABLES	75,784	121,468
TOTAL ASSETS	9,542,321	9,499,682
LIABILITIES		
OTHER PAYABLES	568	20
NET ASSETS AVAILABLE FOR BENEFITS	$ 9,541,753	$ 9,499,662

See accompanying notes to financial statements.

ALFA TECH CONSULTING ENGINEERS, INC. 401(k) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Year Ended December 31, 2014

ADDITIONS

ADDITIONS TO NET ASSETS ATTRIBUTED TO:	
INVESTMENT INCOME	
Net Appreciation In Fair Value of Investments	$ 709,022
Dividend Income	32,389
TOTAL INVESTMENT INCOME	741,411
INTEREST INCOME ON NOTES RECEIVABLE FROM PARTICIPANTS	5,398
CONTRIBUTIONS	
Participants	533,243
Employer	58,208
Rollover	82,878
TOTAL CONTRIBUTIONS	674,329
TOTAL ADDITIONS	1,421,138

DEDUCTIONS

DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:	
BENEFITS PAID TO PARTICIPANTS	1,280,285
ADMINISTRATIVE FEES	98,762
TOTAL DEDUCTIONS	1,379,047
NET INCREASE IN NET ASSETS	42,091
NET ASSETS AVAILABLE FOR BENEFITS AT BEGINNING OF YEAR	9,499,662
NET ASSETS AVAILABLE FOR BENEFITS AT END OF YEAR	$ 9,541,753

See accompanying notes to financial statements.

ALFA TECH CONSULTING ENGINEERS, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 1 – DESCRIPTION OF THE PLAN

The following description of the ALFA TECH CONSULTING ENGINEERS, INC. 401(k) PLAN (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General – The Plan was established in 1992 by ALFA TECH CONSULTING ENGINEERS, INC. (the "Company") to provide benefits for its employees and those of Alfa Tech Project Delivery, Inc., a wholly-owned subsidiary of the Company. The Plan is a defined contribution plan covering all full-time employees who are at least eighteen years of age, except for the following employees as defined under the Plan agreement: (a) employees covered by a collective bargaining agreement, (b) certain nonresident aliens who have no earned income from sources within the United States, (c) leased employees, (d) temporary employees with less than 1,000 hours of service, (e) individuals who are classified as consultants (and who may also be referred to as independent contractors), (f) individuals who are classified as interns.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA") and certain provisions of the Internal Revenue Code ("IRC").

The Plan provides for a plan administrator who is responsible for keeping accurate and complete records with regard to the Plan's operations, informing participants of changes or amendments to the Plan, ensuring that the Plan conforms to the law and to government regulations, and providing participants with any reports and documents required by law. The trustee of the Plan, who is a member of the Company's Board of Directors, is responsible for oversight of the Plan and determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Company's Board of Directors.

Effective March 1, 2014, the Plan changed its recordkeeper from Lincoln Trust Company ("Lincoln Trust") to Touchstone Retirement Group, LLC-The Retirement Plan Company, LLC ("Touchstone-TRPC"). Touchstone Retirement Group, LLC is an independent retirement plan design, consulting, and third party administrative firm. The Retirement Plan Company, LLC is a provider of recordkeeping and online investment information services. Touchstone-TRPC is a joint venture of both companies. The Plan restated its plan document and fully adopted the provisions of The Retirement Plan Company, LLC's Volume Submitter Plan.

In conjunction with the recordkeeper change, the Plan's assets were transferred from Lincoln Trust to a new custodian, Mid Atlantic Trust Company ("Mid Atlantic"). Outstanding investments were converted to cash and re-invested in a new portfolio of investment funds during March 2014. To help facilitate the transfer, a black-out period from March 3 to March 31, 2014 was observed.

NOTE 1 – DESCRIPTION OF THE PLAN (Continued)

Participant Contributions – Participant contributions are made in the form of pre-tax deferred and/or after-tax ("Roth" deferrals) salary reductions. Participant contributions are limited to a maximum of $17,500 for the year ended December 31, 2014 plus annual catch-up contributions of $5,500 for participants who are at least 50 years of age during the year. Participants may rollover amounts representing distributions from an eligible retirement plan.

Employer Contributions – The Company may make discretionary matching contributions equal to a percentage of the participant's elective deferrals. Additionally, the Company may make discretionary nonelective contributions to participants who are employed on the last day of the Plan year and with at least 1,000 hours of service, subject to limitations imposed by applicable provisions of the IRC. For the year ended December 31, 2014, the Company provided matching contributions of $0.25 per $1.00 of participant contributions up to a maximum of $1,000 per year. There were no discretionary nonelective contributions to the Plan during 2014.

Participant Accounts – Each participant's account is credited or charged for the participant's and employer matching contributions and allocations of (a) the Company's discretionary nonelective contributions (b) Plan investment earnings or losses and (c) 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 voluntary contributions, rollover contributions and employer matching contributions from the Company plus actual earnings thereon.

The Company's discretionary nonelective contributions and earnings thereon vest over a three-year graded vesting schedule as follows:

Years of Credited Service	Amount Vested
Less than 2	0%
2	20%
3 and Over	100%

Investment Options – A participant is allowed to direct the investments of his or her account balance into various investment funds offered through the Plan.

NOTE 1 – DESCRIPTION OF THE PLAN (Continued)

Notes Receivable from Participants – The Plan allows participants to borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or fifty percent of the vested portion of their account balance. The loans are secured by the balance in the participant's account but not to exceed 50% of the Participant's vested interest in the Plan, determined immediately after origination of the loan. Loan terms range from one to five years, except for loans to purchase a primary residence. Interest rates are determined by the Plan administrator based on the prevailing commercial interest rate charged by persons in the business of lending money on similar loans under like circumstances and remain fixed for the loan term. At December 31, 2014, the interest rate on all outstanding loans ranged from 4.25% to 5.25% and maturity dates ranged from April 2016 to August 2018. Principal and interest are repaid ratably through semi-monthly payroll deductions. Terminated participants' vested account balances will be reduced for any remaining unpaid loan balances, to the extent permitted by law.

Payment of Benefits – At 59½ years of age or upon termination of service, disability, death or retirement, a participant may elect to receive a lump-sum amount equal to the value of the participant's vested interest in their account. If a participant's vested account balance is between $1,000 and $5,000 at the time of termination or retirement and no instructions have been received from such participant, the amount will be distributed in a single lump-sum cash payment. Vested account balances of less than $1,000 are automatically cashed out as a single lump-sum distribution. A participant may take a hardship withdrawal from pre-tax and after-tax contributions for qualifying expenses, as defined in the Plan. Deferral contributions are suspended for six months after the participant receives a hardship withdrawal. Generally, a participant may elect to withdraw their vested account balance after reaching the Plan's normal retirement age of 59½ or before the age of 62, if later. For all participants, minimum required distributions must be made by April 1st following the year the participant reaches the age of 70½ or terminates employment, whichever is later.

Forfeited Accounts – The non-vested portion of a terminated participant's account balance is forfeited. Forfeitures may be applied to pay reasonable plan expenses or to reduce the Company's nonelective contributions or employer matching contributions. No forfeitures were used during 2014 and the forfeiture account balance was $1 and $0 as of December 31, 2014 and 2013, respectively.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

Reclassifications – Certain amounts in the 2013 financial statements have been reclassified to conform to the 2014 presentation. These reclassifications had no effect on previously reported net assets available for benefits.

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

Investment Valuation and Income Recognition – Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The trustee of the Plan determines the Plan's valuation policies utilizing information provided by the investment advisor and the custodian of the Plan. See Note 3 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. These are reflected in the Statement of Changes in Net Assets Available for Benefits.

Notes Receivable from Participants – Notes receivable from participants is measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2014 and 2013.

Payments of Benefits – Benefits are recorded when paid.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Administrative Expenses – Any fees related to the administration of the Plan or associated with the investment of Plan assets may be paid by the Plan or by the Company. If the Company does not elect to pay the Plan-related expenses, such expenses will generally be allocated to the participant's accounts either proportionally based on the value of account balances or as an equal dollar amount based on the number of participants in the Plan. Other administrative fees related to participant-directed transactions, such as loan and distribution processing fees, may be charged directly to the participant's account initiating the transaction. Investment related expenses are included in net appreciation (depreciation) in the fair value of investments.

Recent Accounting Pronouncements – In May 2015, the Financial Accounting Standards Board, ("FASB") issued Accounting Standards Update ("ASU") 2015-07, *Fair Value Measurement (Topic 820), Disclosures for Investments in Certain Entities That Calculate Net Asset Value per Share (or Its Equivalent).* Under the guidance in ASU 2015-07, investments for which fair value is measured using the net asset value per share practical expedient will no longer be categorized within the fair value hierarchy levels, but will be presented as a reconciling item. Investments that calculate net asset value per share (or its equivalent), but for which the practical expedient is not applied, will continue to be included in the fair value hierarchy (see Note 4). ASU 2015-07 also eliminates the requirement to make certain disclosures for all investments that are eligible to be measured at fair value using the net asset value practical expedient by limiting those disclosure requirements to investments for which the entity has elected to measure the fair value using that practical expedient. ASU 2015-07 is effective for annual periods beginning after December 15, 2016 for nonpublic entities. Early adoption is permitted. The Plan is currently evaluating the impact of adopting this guidance on its financial statements.

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

NOTE 3 – FAIR VALUE MEASUREMENTS

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

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

Level 2: Inputs to the valuation methodology include:

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

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

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

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

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

Mutual Funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value ("NAV") and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Exchange Traded Funds (ETF): Valued at the closing price reported on the active market on which the individual securities are traded.

Exchange Traded Notes (ETN): Valued at the closing price reported on the active market on which the individual securities are traded.

NOTE 3 – FAIR VALUE MEASUREMENTS (Continued)

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

The Plan administrator has determined that the Plan's investments are all Level 1 within the fair value hierarchy. The fair value of these investments by class as of December 31, 2014 and 2013 are as follows:

	2014	2013
Mutual Funds:		
Money Market Funds	$ 7,978	$ 12,812
Equity Funds	532,881	638,842
Fixed Income Funds	335,329	292,842
International Funds	-	62,636
Specialty Funds	-	16,512
World Stock Funds	-	152,363
Total Mutual Funds	876,188	1,176,007
Exchange Traded Funds:		
Equity Funds	4,189,114	4,823,331
Fixed Income Funds	2,211,761	2,272,860
International Funds	643,203	49,408
Specialty Funds	1,033,560	154,481
World Stock Funds	142,831	815,089
Emerging Markets Funds	116,646	87,018
Total Exchange Traded Funds	8,337,115	8,202,187
Exchange Traded Notes	6,841	-
Total Investments at Fair Value	$ 9,220,144	$ 9,378,194

NOTE 4 – INFORMATION CERTIFIED BY THE TRUSTEE OF THE PLAN

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

NOTE 4 – INFORMATION CERTIFIED BY THE TRUSTEE OF THE PLAN (Continued)

Accordingly, Mid Atlantic, the current custodian of the Plan, has certified to the completeness and accuracy of the investment information reflected on the accompanying Statements of Net Assets Available for Benefits and the supplemental Schedule H, line 4i –Schedule of Assets (Held at End of Year) as of December 31, 2014, and the investment information included in the notes to financial statements and the related investment activity reflected in the Statement of Changes in Net Assets Available for Benefits for the ten months ended December 31, 2014. Lincoln Trust, former trustee of the Plan, has certified to the completeness and accuracy of the investment information reflected in the accompanying Statements of Net Assets Available for Benefits and related notes as of December 31, 2013 and the related investment activity reflected in the Statement of Changes in Net Assets Available for Benefits for the two months ended February 28, 2014. All investments are in participant directed funds.

The following is a summary of the certified asset information prepared by Mid Atlantic and Lincoln Trust, furnished to the Plan administrator and included in the Plan's financial statements and supplemental Schedule H, line 4i: Schedule of Assets (Held at End of Year). Assets representing greater than 5% of net assets are individually identified.

	2014	2013
Cash:		
Non-Interest Bearing	$ 246,393	$ 20
Investments:		
All Mutual Funds, at Fair Value	$ 876,188	$ 1,176,007
Exchange Traded Funds:		
iShares Core S&P 500 ETF	-	2,014,156
iShares S&P 500 Growth ETF	1,038,397	-
SPDR S&P 500 ETF	1,389,938	1,363,199
Vanguard Value Index Fund ETF	1,688,693	-
Powershares 100 Trust Series 1 BE	-	1,358,087
iShares Core Aggregate U.S. Bond ETF	584,589	1,021,911
iShares 7-10 Year Treasury Bond ETF	4,891 *	824,538
iShares MSCI ACWI ETF	142,831 *	815,089
All Other Exchange Traded Funds	3,487,776	805,207
Total Exchange Traded Funds, at Fair Value	8,337,115	8,202,187
All Exchange Traded Notes, at Fair Value	6,841	-
Total Investments, at Fair Value	$ 9,220,144	$ 9,378,194
Notes Receivable from Participants	$ 75,658	$ 104,834

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

NOTE 4 – INFORMATION CERTIFIED BY THE TRUSTEE OF THE PLAN (Continued)

The following is a summary of investment income information certified by Mid Atlantic trust and Lincoln Trust for the year ended December 31, 2014:

Investment Income:	
Net Appreciation (Depreciation) in Fair Value of:	
Mutual Funds	$ 68,081
Exchange Traded Funds	642,064
Exchange Traded Notes	(1,123)
	709,022
Dividends	
Mutual Funds	15,339
Exchange Traded Funds	17,050
Exchange Traded Notes	-
	32,389
Total Investment Income	$ 741,411
Interest Income on Notes Receivable from Participants	$ 5,398

NOTE 5 – TAX STATUS

The Plan is a defined contribution plan designed to qualify as a tax-exempt plan under the IRC. A favorable opinion letter from the Internal Revenue Service was issued on March 31, 2008 regarding the qualified status of the prototype plan on which the terms of the Plan are based. The Plan has not filed for a determination letter; however, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with applicable requirements of the IRC. Accordingly, no tax provision for federal or state income taxes has been made.

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

NOTE 6 – RELATED PARTY TRANSACTIONS

The Plan investments include a cash account held by Mid Atlantic, the custodian of the Plan, therefore, these transactions qualify as party-in-interest transactions.

Fees incurred by the Plan for the investment management services are netted against the net appreciation in fair value of investments, as they are paid through revenue sharing, rather than a direct payment. Fees incurred for recordkeeping, custodial and other administrative services are paid by the Plan. During 2014, fees paid to Horizon Investments, LLC, investment advisor, amounted to $54,686. Also, during 2014, the Plan paid Touchstone-TRPC, current recordkeeper, and Mid Atlantic, current custodian, $14,528 and $6,747, respectively. Further, the Plan also paid $22,802 to Lincoln Trust, former trustee, during 2014. Any other fees related to the Plan's operations are paid by the Company.

NOTE 7 – PLAN TERMINATION

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

NOTE 8 – RISKS AND UNCERTAINTIES

The Plan provides for various investment options in any combination from among the funds offered through the Plan. 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 Statements of Net Assets Available for Benefits.

NOTE 9 – DELINQUENT PARTICIPANT CONTRIBUTIONS

During the years ended 2013 and 2012 there were unintentional delays in remitting employee contributions to the Plan custodian amounting to $20,687 and $23,226, respectively, within the period prescribed by Department of Labor regulations. During 2015, the lost earnings arising from the delays were contributed to the accounts of the participants.

During the year ended 2014, unintentional delays in remitting employee contributions to the Plan custodian amounted to $74,569. The Company is currently calculating the amount of lost earnings arising from these delays, which will be contributed to the accounts of the affected participants during 2015.

NOTE 10 – SUBSEQUENT EVENTS

The Plan has evaluated subsequent events through October 9, 2015, the date the financial statements were available to be issued.

SUPPLEMENTAL SCHEDULES

ALFA TECH CONSULTING ENGINEERS, INC. 401(k) PLAN

SCHEDULE H – LINE 4a: SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

FEIN: 77-0211171

Plan Number: 333

Year Ended December 31, 2014

Plan Year	Participant Contributions Transferred Late to Plan	Check here if Late Participant Loan Repayments are included:	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
			Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
2012	$ 23,226	☐	-	$ 23,226	-	-
2013	$ 20,687	☑	-	$ 20,687	-	-
2014	$ 74,569	☑	$ 74,569	-	-	-

ALFA TECH CONSULTING ENGINEERS, INC. 401(k) PLAN

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

FEIN: 77-0211171

Plan Number: 333

December 31, 2014

(a)	(b) Identity of Issuer, Borrower Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date Rate of Interest, Collateral, Par, or Maturity Value			(d) Cost	(e) Current Value
		Cash and Cash Equivalents:				
*	Mid Atlantic Trust Company	Mid Atlantic Master Cash Account				$ 246,393
		Mutual Funds:				
	AllianceBernstein	AllianceBernstein Exchange Reserves Fund A	1	Shares	^	1
	Gamco Investors Inc.	Gabelli US Treasury MMkt AAA	6,048	Shares	^	6,048
	Fidelity Investments	Fidelity Select Money Market Portfolio	1,929	Shares	^	1,929
	PIMCO	PIMCO Total Return A	62	Shares	^	666
	Vanguard	Vanguard Equity Income Fund Investor Shares	61	Shares	^	1,916
	Vanguard	Vanguard Growth Index Fund Investor Shares	2,384	Shares	^	127,999
	Vanguard	Vanguard Inflation Protected Securities Fund Investor Shares	13	Shares	^	168
	Vanguard	Vanguard Intermediate-Term Investment Grade Fund Investor Shares	34,028	Shares	^	334,495
	Vanguard	Vanguard Mid-Cap Index Fund Signal Shares	725	Shares	^	110,860
	Vanguard	Vanguard Morgan Growth Fund Investor Shares	12	Shares	^	307
	Vanguard	Vanguard Small-Cap Index Fund Admiral Shares	3,520	Shares	^	196,646
	Vanguard	Vanguard Value Index Fund Admiral Shares	2,889	Shares	^	95,153
						876,188
		Exchange Traded Funds (ETF):				
	SPDR State Street Global Advisors	Consumer Discretionary Select Sector SPDR ETF	85	Shares	^	6,108
	SPDR State Street Global Advisors	Consumer Staples Select Sector SPDR ETF	191	Shares	^	9,268
	SPDR State Street Global Advisors	Energy Select Sector SPDR ETF	77	Shares	^	6,100
	Fidelity Investments	Fidelity MSCI Health Care ETF	38	Shares	^	1,243
	SPDR State Street Global Advisors	Financial Select Sector SPDR ETF	728	Shares	^	18,003
	First Trust Portfolios L.P.	First Trust Indtls/PrdcrDurbAlphaDEXETF	164	Shares	^	4,998
	Global X	Global X FTSE Greece 20 ETF	55	Shares	^	739
	Global X	Global X MLP & Energy Infrastructure ETF	115	Shares	^	2,139
	Guggenheim Investments	Guggenheim BulletShrs2015 Corp Bd ETF	2	Shares	^	42
	Guggenheim Investments	Guggenheim Enhanced Short Duration ETF	66	Shares	^	3,324
	Guggenheim Investments	Guggenheim S&P 500 Equal Weight Technology ETF	112	Shares	^	10,241
	Guggenheim Investments	Guggenheim Shipping ETF	138	Shares	^	2,567
	SPDR State Street Global Advisors	Health Care Select Sector SPDR ETF	3,916	Shares	^	267,757
	SPDR State Street Global Advisors	Industrial Select Sector SPDR ETF	57	Shares	^	3,218
	BlackRock Inc.	iShares 1-3 Year Treasury Bond ETF	4,684	Shares	^	395,760
	BlackRock Inc.	iShares 20+ Year Treasury Bond ETF	944	Shares	^	119,107
	BlackRock Inc.	iShares 3-7 Year Treasury Bond ETF	1	Shares	^	87
	BlackRock Inc.	iShares 7-10 Year Treasury Bond ETF	46	Shares	^	4,891
	BlackRock Inc.	iShares Core U.S. Aggregate Bond ETF	5,291	Shares	^	584,589
	BlackRock Inc.	iShares iBoxx $ High Yield Corporate Bond ETF	195	Shares	^	17,438
	BlackRock Inc.	iShares Intermediate Credit Bond ETF	1,032	Shares	^	113,057
	BlackRock Inc.	iShares J.P. Morgan USD Emerging Markets Bond	2	Shares	^	201
	BlackRock Inc.	iShares MBS ETF	39	Shares	^	4,281
	BlackRock Inc.	iShares MSCI ACWI ETF	2,442	Shares	^	142,831
	BlackRock Inc.	iShares MSCI EAFE Growth ETF	2	Shares	^	159
	BlackRock Inc.	iShares MSCI EAFE Value ETF	3	Shares	^	154
	BlackRock Inc.	iShares MSCI EMU ETF	221	Shares	^	8,031
	BlackRock Inc.	iShares MSCI Europe Financials ETF	6,604	Shares	^	145,422
	BlackRock Inc.	iShares MSCI Spain Capped ETF	34	Shares	^	1,184
	BlackRock Inc.	iShares MSCI Switzerland Capped ETF	55	Shares	^	1,753
	BlackRock Inc.	iShares MSCI United Kingdom ETF	192	Shares	^	3,455
	BlackRock Inc.	iShares PHLX Semiconductor ETF	71	Shares	^	6,658
	BlackRock Inc.	iShares S&P 500 Growth ETF	9,267	Shares	^	1,038,397
	BlackRock Inc.	iShares S&P Mid-Cap 400 Growth ETF	2	Shares	^	298
	BlackRock Inc.	iShares S&P Mid-Cap 400 Value ETF	6	Shares	^	751

ALFA TECH CONSULTING ENGINEERS, INC. 401(k) PLAN

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

FEIN: 77-0211171

Plan Number: 333

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value			(d) Cost	(e) Current Value
		Exchange Traded Funds (ETF): (Continued)				
	BlackRock Inc.	iShares TR Russell 2000 Value ETF	115	Shares	^	11,664
	BlackRock Inc.	iShares U.S. Healthcare Providers ETF	25	Shares	^	2,921
	BlackRock Inc.	iShares U.S. Home Construction ETF	1	Shares	^	31
	BlackRock Inc.	iShares U.S. Medical Devices ETF	25	Shares	^	2,851
	BlackRock Inc.	iShares U.S. Technology ETF	80	Shares	^	8,377
	PIMPCO	PIMCO 0-5 Year High Yield Corporate Bond Index	20	Shares	^	2,072
	Invesco Ltd.	PowerShares Fundamental High Yield Corporate	5,985	Shares	^	112,936
	Invesco Ltd.	PowerShares Preferred Portfolio	4,039	Shares	^	59,372
	Invesco Ltd.	PowerShares CEF Income Composite Portfolio	17	Shares		439
	SPDR State Street Global Advisors	SPDR Barclays Convertible Securities ETF	2,367	Shares	^	116,619
	SPDR State Street Global Advisors	SPDR Barclays Short Term Corporate Bond ETF	12	Shares	^	358
	SPDR State Street Global Advisors	SPDR Blackstone / GSO Senior Loan ETF	41	Shares	^	2,020
	SPDR State Street Global Advisors	SPDR Nuveen Barclays Municipal Bond ETF	3	Shares	^	81
	SPDR State Street Global Advisors	SPDR Nuveen S&P High Yield Muni Bd ETF	2,469	Shares	^	142,896
	SPDR State Street Global Advisors	SPDR S&P 500 ETF	6,732	Shares	^	1,389,938
	SPDR State Street Global Advisors	SPDR S&P Bank ETF	7,799	Shares	^	261,670
	SPDR State Street Global Advisors	SPDR S&P Transportation ETF	0	Shares	^	28
	SPDR State Street Global Advisors	Utilities Select Sector SPDR ETF	11	Shares	^	538
	Vanguard	Vanguard FTSE All-World ex-US Index Fund ETF	2,163	Shares	^	101,335
	Vanguard	Vanguard FTSE Developed Markets Index Fund ETF	4	Shares	^	157
	Vanguard	Vanguard FTSE Emerging Markets Index Fund ETF	2,915	Shares	^	116,646
	Vanguard	Vanguard Health Care Index Fund ETF	37	Shares	^	4,634
	Vanguard	Vanguard Long-Term Corporate Bond Index Fund	1,264	Shares	^	116,806
	Vanguard	Vanguard Mortgage-Backed Securities Index Fund	2,173	Shares	^	115,189
	Vanguard	Vanguard REIT Index Fund ETF Shares	1,484	Shares	^	120,238
	Vanguard	Vanguard Short-Term Bond Index Fund ETF	115	Shares	^	9,212
	Vanguard	Vanguard Telecommunication Services Index	9	Shares	^	766
	Vanguard	Vanguard Total Bond Market Index Fund ETF	3,942	Shares	^	324,662
	Vanguard	Vanguard Total International Bond Index Fund	2,653	Shares	^	140,884
	Vanguard	Vanguard Value Index Fund ETF Shares	19,987	Shares	^	1,688,693
	Wisdom Tree	WisdomTree Europe Hedged Equity Fund	6,816	Shares	^	379,113
	Wisdom Tree	WisdomTree International Dividend ex-Financial	57	Shares	^	2,440
	Wisdom Tree	WisdomTree Japan Hedged Equity Fund	3,601	Shares	^	177,278
						8,337,115
		Exchange Traded Notes (ETN):				
	Barclays Capital Inc.	iPath DJ-UBS Agriculture Subindex Total Return ETN	206	Shares	^	3,363
	Barclays Capital Inc.	iPath DJ-UBS Commodity Index Total Return ETN	60	Shares	^	2,510
	UBS AG	UBS ETRACS CMCI Total Return Exchange Traded Note ETN	32	Shares	^	968
						6,841
*	Notes Receivable from Participants	8 notes bearing interest ranging from 4.25% to 5.25% maturing between April 2016 to August 2018			-	75,658
						$ 9,542,195

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

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

ALFA TECH CONSULTING ENGINEERS, INC. 401(k) PLAN

FINANCIAL STATEMENTS
AND SUPPLEMENTAL SCHEDULES

Year Ended December 31, 2014

ALFA TECH CONSULTING ENGINEERS, INC. 401(k) PLAN

Year Ended December 31, 2014

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SHEA LABAGH DOBBERSTEIN

CERTIFIED PUBLIC ACCOUNTANTS & ADVISORS

INDEPENDENT AUDITORS' REPORT

TO THE PLAN ADMINISTRATOR AND PARTICIPANTS
OF ALFA TECH CONSULTING ENGINEERS, INC. 401(k) PLAN

Report on the Financial Statements

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

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting 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 CFR 2520.103-8 of the Department of Labor's ("DOL") 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 Mid Atlantic Trust Company, the current custodian of the Plan, and by Lincoln Trust Company, the former trustee of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the Plan administrator that the current custodian held the Plan's investment assets and executed investment transactions from March 1, 2014 to December 31, 2014 and the former trustee held the Plan's investment assets and executed investment transactions as of December 31, 2013 and for the period January 1, 2014 to February 28, 2014. The Plan administrator has obtained certifications from the current custodian and former trustee as of December 31, 2014 and 2013, and for the year ended December 31, 2014, that the information provided to the Plan administrator by them is complete and accurate.

Disclaimer of Opinion

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

Other Matter – Supplemental Schedules

The supplemental Schedule H – Line 4a: Schedule of Delinquent Participant Contributions for the Year Ended December 31, 2014 and Schedule H – Line 4i: Schedule of Assets (Held at End of Year) as of 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 these supplemental schedules.

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 current custodian and former trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

SHEA LABAGH DOBBERSTEIN
Certified Public Accountants, Inc.



San Francisco, California
October 9, 2015

ALFA TECH CONSULTING ENGINEERS, INC. 401(k) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31, 2014	December 31, 2013
ASSETS		
CASH - NON INTEREST BEARING	$ 246,393	$ 20
INVESTMENTS, AT FAIR VALUE		
Mutual Funds	876,188	1,176,007
Exchange Traded Funds	8,337,115	8,202,187
Exchange Traded Notes	6,841	-
TOTAL INVESTMENTS, AT FAIR VALUE	9,220,144	9,378,194
RECEIVABLES		
Notes Receivable from Participants	75,658	104,834
Participant and Employer Contributions Receivable	126	-
Dividend Receivable	-	16,634
TOTAL RECEIVABLES	75,784	121,468
TOTAL ASSETS	9,542,321	9,499,682
LIABILITIES		
OTHER PAYABLES	568	20
NET ASSETS AVAILABLE FOR BENEFITS	$ 9,541,753	$ 9,499,662

See accompanying notes to financial statements.

ALFA TECH CONSULTING ENGINEERS, INC. 401(k) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Year Ended December 31, 2014

ADDITIONS

ADDITIONS TO NET ASSETS ATTRIBUTED TO:	
INVESTMENT INCOME	
Net Appreciation In Fair Value of Investments	$ 709,022
Dividend Income	32,389
TOTAL INVESTMENT INCOME	741,411
INTEREST INCOME ON NOTES RECEIVABLE FROM PARTICIPANTS	5,398
CONTRIBUTIONS	
Participants	533,243
Employer	58,208
Rollover	82,878
TOTAL CONTRIBUTIONS	674,329
TOTAL ADDITIONS	1,421,138

DEDUCTIONS

DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:	
BENEFITS PAID TO PARTICIPANTS	1,280,285
ADMINISTRATIVE FEES	98,762
TOTAL DEDUCTIONS	1,379,047
NET INCREASE IN NET ASSETS	42,091
NET ASSETS AVAILABLE FOR BENEFITS AT BEGINNING OF YEAR	9,499,662
NET ASSETS AVAILABLE FOR BENEFITS AT END OF YEAR	$ 9,541,753

See accompanying notes to financial statements.

ALFA TECH CONSULTING ENGINEERS, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2014

NOTE 1 – DESCRIPTION OF THE PLAN

The following description of the ALFA TECH CONSULTING ENGINEERS, INC. 401(k) PLAN (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General – The Plan was established in 1992 by ALFA TECH CONSULTING ENGINEERS, INC. (the "Company") to provide benefits for its employees and those of Alfa Tech Project Delivery, Inc., a wholly-owned subsidiary of the Company. The Plan is a defined contribution plan covering all full-time employees who are at least eighteen years of age, except for the following employees as defined under the Plan agreement: (a) employees covered by a collective bargaining agreement, (b) certain nonresident aliens who have no earned income from sources within the United States, (c) leased employees, (d) temporary employees with less than 1,000 hours of service, (e) individuals who are classified as consultants (and who may also be referred to as independent contractors), (f) individuals who are classified as interns.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA") and certain provisions of the Internal Revenue Code ("IRC").

The Plan provides for a plan administrator who is responsible for keeping accurate and complete records with regard to the Plan's operations, informing participants of changes or amendments to the Plan, ensuring that the Plan conforms to the law and to government regulations, and providing participants with any reports and documents required by law. The trustee of the Plan, who is a member of the Company's Board of Directors, is responsible for oversight of the Plan and determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Company's Board of Directors.

Effective March 1, 2014, the Plan changed its recordkeeper from Lincoln Trust Company ("Lincoln Trust") to Touchstone Retirement Group, LLC-The Retirement Plan Company, LLC ("Touchstone-TRPC"). Touchstone Retirement Group, LLC is an independent retirement plan design, consulting, and third party administrative firm. The Retirement Plan Company, LLC is a provider of recordkeeping and online investment information services. Touchstone-TRPC is a joint venture of both companies. The Plan restated its plan document and fully adopted the provisions of The Retirement Plan Company, LLC's Volume Submitter Plan.

In conjunction with the recordkeeper change, the Plan's assets were transferred from Lincoln Trust to a new custodian, Mid Atlantic Trust Company ("Mid Atlantic"). Outstanding investments were converted to cash and re-invested in a new portfolio of investment funds during March 2014. To help facilitate the transfer, a black-out period from March 3 to March 31, 2014 was observed.

NOTE 1 – DESCRIPTION OF THE PLAN (Continued)

Participant Contributions – Participant contributions are made in the form of pre-tax deferred and/or after-tax ("Roth" deferrals) salary reductions. Participant contributions are limited to a maximum of $17,500 for the year ended December 31, 2014 plus annual catch-up contributions of $5,500 for participants who are at least 50 years of age during the year. Participants may rollover amounts representing distributions from an eligible retirement plan.

Employer Contributions – The Company may make discretionary matching contributions equal to a percentage of the participant's elective deferrals. Additionally, the Company may make discretionary nonelective contributions to participants who are employed on the last day of the Plan year and with at least 1,000 hours of service, subject to limitations imposed by applicable provisions of the IRC. For the year ended December 31, 2014, the Company provided matching contributions of $0.25 per $1.00 of participant contributions up to a maximum of $1,000 per year. There were no discretionary nonelective contributions to the Plan during 2014.

Participant Accounts – Each participant's account is credited or charged for the participant's and employer matching contributions and allocations of (a) the Company's discretionary nonelective contributions (b) Plan investment earnings or losses and (c) 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 voluntary contributions, rollover contributions and employer matching contributions from the Company plus actual earnings thereon.

The Company's discretionary nonelective contributions and earnings thereon vest over a three-year graded vesting schedule as follows:

Years of Credited Service	Amount Vested
Less than 2	0%
2	20%
3 and Over	100%

Investment Options – A participant is allowed to direct the investments of his or her account balance into various investment funds offered through the Plan.

NOTE 1 – DESCRIPTION OF THE PLAN (Continued)

Notes Receivable from Participants – The Plan allows participants to borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or fifty percent of the vested portion of their account balance. The loans are secured by the balance in the participant's account but not to exceed 50% of the Participant's vested interest in the Plan, determined immediately after origination of the loan. Loan terms range from one to five years, except for loans to purchase a primary residence. Interest rates are determined by the Plan administrator based on the prevailing commercial interest rate charged by persons in the business of lending money on similar loans under like circumstances and remain fixed for the loan term. At December 31, 2014, the interest rate on all outstanding loans ranged from 4.25% to 5.25% and maturity dates ranged from April 2016 to August 2018. Principal and interest are repaid ratably through semi-monthly payroll deductions. Terminated participants' vested account balances will be reduced for any remaining unpaid loan balances, to the extent permitted by law.

Payment of Benefits – At 59½ years of age or upon termination of service, disability, death or retirement, a participant may elect to receive a lump-sum amount equal to the value of the participant's vested interest in their account. If a participant's vested account balance is between $1,000 and $5,000 at the time of termination or retirement and no instructions have been received from such participant, the amount will be distributed in a single lump-sum cash payment. Vested account balances of less than $1,000 are automatically cashed out as a single lump-sum distribution. A participant may take a hardship withdrawal from pre-tax and after-tax contributions for qualifying expenses, as defined in the Plan. Deferral contributions are suspended for six months after the participant receives a hardship withdrawal. Generally, a participant may elect to withdraw their vested account balance after reaching the Plan's normal retirement age of 59½ or before the age of 62, if later. For all participants, minimum required distributions must be made by April 1st following the year the participant reaches the age of 70½ or terminates employment, whichever is later.

Forfeited Accounts – The non-vested portion of a terminated participant's account balance is forfeited. Forfeitures may be applied to pay reasonable plan expenses or to reduce the Company's nonelective contributions or employer matching contributions. No forfeitures were used during 2014 and the forfeiture account balance was $1 and $0 as of December 31, 2014 and 2013, respectively.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

Reclassifications – Certain amounts in the 2013 financial statements have been reclassified to conform to the 2014 presentation. These reclassifications had no effect on previously reported net assets available for benefits.

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

Investment Valuation and Income Recognition – Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The trustee of the Plan determines the Plan's valuation policies utilizing information provided by the investment advisor and the custodian of the Plan. See Note 3 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. These are reflected in the Statement of Changes in Net Assets Available for Benefits.

Notes Receivable from Participants – Notes receivable from participants is measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2014 and 2013.

Payments of Benefits – Benefits are recorded when paid.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Administrative Expenses – Any fees related to the administration of the Plan or associated with the investment of Plan assets may be paid by the Plan or by the Company. If the Company does not elect to pay the Plan-related expenses, such expenses will generally be allocated to the participant's accounts either proportionally based on the value of account balances or as an equal dollar amount based on the number of participants in the Plan. Other administrative fees related to participant-directed transactions, such as loan and distribution processing fees, may be charged directly to the participant's account initiating the transaction. Investment related expenses are included in net appreciation (depreciation) in the fair value of investments.

Recent Accounting Pronouncements – In May 2015, the Financial Accounting Standards Board, ("FASB") issued Accounting Standards Update ("ASU") 2015-07, *Fair Value Measurement (Topic 820), Disclosures for Investments in Certain Entities That Calculate Net Asset Value per Share (or Its Equivalent).* Under the guidance in ASU 2015-07, investments for which fair value is measured using the net asset value per share practical expedient will no longer be categorized within the fair value hierarchy levels, but will be presented as a reconciling item. Investments that calculate net asset value per share (or its equivalent), but for which the practical expedient is not applied, will continue to be included in the fair value hierarchy (see Note 4). ASU 2015-07 also eliminates the requirement to make certain disclosures for all investments that are eligible to be measured at fair value using the net asset value practical expedient by limiting those disclosure requirements to investments for which the entity has elected to measure the fair value using that practical expedient. ASU 2015-07 is effective for annual periods beginning after December 15, 2016 for nonpublic entities. Early adoption is permitted. The Plan is currently evaluating the impact of adopting this guidance on its financial statements.

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

NOTE 3 – FAIR VALUE MEASUREMENTS

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

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

Level 2: Inputs to the valuation methodology include:

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

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

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

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

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

Mutual Funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value ("NAV") and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Exchange Traded Funds (ETF): Valued at the closing price reported on the active market on which the individual securities are traded.

Exchange Traded Notes (ETN): Valued at the closing price reported on the active market on which the individual securities are traded.

NOTE 3 – FAIR VALUE MEASUREMENTS (Continued)

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

The Plan administrator has determined that the Plan's investments are all Level 1 within the fair value hierarchy. The fair value of these investments by class as of December 31, 2014 and 2013 are as follows:

	2014	2013
Mutual Funds:		
Money Market Funds	$ 7,978	$ 12,812
Equity Funds	532,881	638,842
Fixed Income Funds	335,329	292,842
International Funds	-	62,636
Specialty Funds	-	16,512
World Stock Funds	-	152,363
Total Mutual Funds	876,188	1,176,007
Exchange Traded Funds:		
Equity Funds	4,189,114	4,823,331
Fixed Income Funds	2,211,761	2,272,860
International Funds	643,203	49,408
Specialty Funds	1,033,560	154,481
World Stock Funds	142,831	815,089
Emerging Markets Funds	116,646	87,018
Total Exchange Traded Funds	8,337,115	8,202,187
Exchange Traded Notes	6,841	-
Total Investments at Fair Value	$ 9,220,144	$ 9,378,194

NOTE 4 – INFORMATION CERTIFIED BY THE TRUSTEE OF THE PLAN

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

NOTE 4 – INFORMATION CERTIFIED BY THE TRUSTEE OF THE PLAN (Continued)

Accordingly, Mid Atlantic, the current custodian of the Plan, has certified to the completeness and accuracy of the investment information reflected on the accompanying Statements of Net Assets Available for Benefits and the supplemental Schedule H, line 4i –Schedule of Assets (Held at End of Year) as of December 31, 2014, and the investment information included in the notes to financial statements and the related investment activity reflected in the Statement of Changes in Net Assets Available for Benefits for the ten months ended December 31, 2014. Lincoln Trust, former trustee of the Plan, has certified to the completeness and accuracy of the investment information reflected in the accompanying Statements of Net Assets Available for Benefits and related notes as of December 31, 2013 and the related investment activity reflected in the Statement of Changes in Net Assets Available for Benefits for the two months ended February 28, 2014. All investments are in participant directed funds.

The following is a summary of the certified asset information prepared by Mid Atlantic and Lincoln Trust, furnished to the Plan administrator and included in the Plan's financial statements and supplemental Schedule H, line 4i: Schedule of Assets (Held at End of Year). Assets representing greater than 5% of net assets are individually identified.

	2014	2013
Cash:		
Non-Interest Bearing	$ 246,393	$ 20
Investments:		
All Mutual Funds, at Fair Value	$ 876,188	$ 1,176,007
Exchange Traded Funds:		
iShares Core S&P 500 ETF	-	2,014,156
iShares S&P 500 Growth ETF	1,038,397	-
SPDR S&P 500 ETF	1,389,938	1,363,199
Vanguard Value Index Fund ETF	1,688,693	-
Powershares 100 Trust Series 1 BE	-	1,358,087
iShares Core Aggregate U.S. Bond ETF	584,589	1,021,911
iShares 7-10 Year Treasury Bond ETF	4,891 *	824,538
iShares MSCI ACWI ETF	142,831 *	815,089
All Other Exchange Traded Funds	3,487,776	805,207
Total Exchange Traded Funds, at Fair Value	8,337,115	8,202,187
All Exchange Traded Notes, at Fair Value	6,841	-
Total Investments, at Fair Value	$ 9,220,144	$ 9,378,194
Notes Receivable from Participants	$ 75,658	$ 104,834

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

NOTE 4 – INFORMATION CERTIFIED BY THE TRUSTEE OF THE PLAN (Continued)

The following is a summary of investment income information certified by Mid Atlantic trust and Lincoln Trust for the year ended December 31, 2014:

Investment Income:	
Net Appreciation (Depreciation) in Fair Value of:	
Mutual Funds	$ 68,081
Exchange Traded Funds	642,064
Exchange Traded Notes	(1,123)
	709,022
Dividends	
Mutual Funds	15,339
Exchange Traded Funds	17,050
Exchange Traded Notes	-
	32,389
Total Investment Income	$ 741,411
Interest Income on Notes Receivable from Participants	$ 5,398

NOTE 5 – TAX STATUS

The Plan is a defined contribution plan designed to qualify as a tax-exempt plan under the IRC. A favorable opinion letter from the Internal Revenue Service was issued on March 31, 2008 regarding the qualified status of the prototype plan on which the terms of the Plan are based. The Plan has not filed for a determination letter; however, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with applicable requirements of the IRC. Accordingly, no tax provision for federal or state income taxes has been made.

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

NOTE 6 – RELATED PARTY TRANSACTIONS

The Plan investments include a cash account held by Mid Atlantic, the custodian of the Plan, therefore, these transactions qualify as party-in-interest transactions.

Fees incurred by the Plan for the investment management services are netted against the net appreciation in fair value of investments, as they are paid through revenue sharing, rather than a direct payment. Fees incurred for recordkeeping, custodial and other administrative services are paid by the Plan. During 2014, fees paid to Horizon Investments, LLC, investment advisor, amounted to $54,686. Also, during 2014, the Plan paid Touchstone-TRPC, current recordkeeper, and Mid Atlantic, current custodian, $14,528 and $6,747, respectively. Further, the Plan also paid $22,802 to Lincoln Trust, former trustee, during 2014. Any other fees related to the Plan's operations are paid by the Company.

NOTE 7 – PLAN TERMINATION

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

NOTE 8 – RISKS AND UNCERTAINTIES

The Plan provides for various investment options in any combination from among the funds offered through the Plan. 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 Statements of Net Assets Available for Benefits.

NOTE 9 – DELINQUENT PARTICIPANT CONTRIBUTIONS

During the years ended 2013 and 2012 there were unintentional delays in remitting employee contributions to the Plan custodian amounting to $20,687 and $23,226, respectively, within the period prescribed by Department of Labor regulations. During 2015, the lost earnings arising from the delays were contributed to the accounts of the participants.

During the year ended 2014, unintentional delays in remitting employee contributions to the Plan custodian amounted to $74,569. The Company is currently calculating the amount of lost earnings arising from these delays, which will be contributed to the accounts of the affected participants during 2015.

NOTE 10 – SUBSEQUENT EVENTS

The Plan has evaluated subsequent events through October 9, 2015, the date the financial statements were available to be issued.

SUPPLEMENTAL SCHEDULES

ALFA TECH CONSULTING ENGINEERS, INC. 401(k) PLAN

SCHEDULE H – LINE 4a: SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

FEIN: 77-0211171

Plan Number: 333

Year Ended December 31, 2014

Plan Year	Participant Contributions Transferred Late to Plan	Check here if Late Participant Loan Repayments are included:	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
			Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
2012	$ 23,226	☐	-	$ 23,226	-	-
2013	$ 20,687	☑	-	$ 20,687	-	-
2014	$ 74,569	☑	$ 74,569	-	-	-

ALFA TECH CONSULTING ENGINEERS, INC. 401(k) PLAN

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

FEIN: 77-0211171

Plan Number: 333

December 31, 2014

(a)	(b) Identity of Issuer, Borrower Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date Rate of Interest, Collateral, Par, or Maturity Value			(d) Cost	(e) Current Value
		Cash and Cash Equivalents:				
*	Mid Atlantic Trust Company	Mid Atlantic Master Cash Account				$ 246,393
		Mutual Funds:				
	AllianceBernstein	AllianceBernstein Exchange Reserves Fund A	1	Shares	^	1
	Gamco Investors Inc.	Gabelli US Treasury MMkt AAA	6,048	Shares	^	6,048
	Fidelity Investments	Fidelity Select Money Market Portfolio	1,929	Shares	^	1,929
	PIMCO	PIMCO Total Return A	62	Shares	^	666
	Vanguard	Vanguard Equity Income Fund Investor Shares	61	Shares	^	1,916
	Vanguard	Vanguard Growth Index Fund Investor Shares	2,384	Shares	^	127,999
	Vanguard	Vanguard Inflation Protected Securities Fund Investor Shares	13	Shares	^	168
	Vanguard	Vanguard Intermediate-Term Investment Grade Fund Investor Shares	34,028	Shares	^	334,495
	Vanguard	Vanguard Mid-Cap Index Fund Signal Shares	725	Shares	^	110,860
	Vanguard	Vanguard Morgan Growth Fund Investor Shares	12	Shares	^	307
	Vanguard	Vanguard Small-Cap Index Fund Admiral Shares	3,520	Shares	^	196,646
	Vanguard	Vanguard Value Index Fund Admiral Shares	2,889	Shares	^	95,153
						876,188
		Exchange Traded Funds (ETF):				
	SPDR State Street Global Advisors	Consumer Discretionary Select Sector SPDR ETF	85	Shares	^	6,108
	SPDR State Street Global Advisors	Consumer Staples Select Sector SPDR ETF	191	Shares	^	9,268
	SPDR State Street Global Advisors	Energy Select Sector SPDR ETF	77	Shares	^	6,100
	Fidelity Investments	Fidelity MSCI Health Care ETF	38	Shares	^	1,243
	SPDR State Street Global Advisors	Financial Select Sector SPDR ETF	728	Shares	^	18,003
	First Trust Portfolios L.P.	First Trust Indtls/PrdcrDurbAlphaDEXETF	164	Shares	^	4,998
	Global X	Global X FTSE Greece 20 ETF	55	Shares	^	739
	Global X	Global X MLP & Energy Infrastructure ETF	115	Shares	^	2,139
	Guggenheim Investments	Guggenheim BulletShrs2015 Corp Bd ETF	2	Shares	^	42
	Guggenheim Investments	Guggenheim Enhanced Short Duration ETF	66	Shares	^	3,324
	Guggenheim Investments	Guggenheim S&P 500 Equal Weight Technology ETF	112	Shares	^	10,241
	Guggenheim Investments	Guggenheim Shipping ETF	138	Shares	^	2,567
	SPDR State Street Global Advisors	Health Care Select Sector SPDR ETF	3,916	Shares	^	267,757
	SPDR State Street Global Advisors	Industrial Select Sector SPDR ETF	57	Shares	^	3,218
	BlackRock Inc.	iShares 1-3 Year Treasury Bond ETF	4,684	Shares	^	395,760
	BlackRock Inc.	iShares 20+ Year Treasury Bond ETF	944	Shares	^	119,107
	BlackRock Inc.	iShares 3-7 Year Treasury Bond ETF	1	Shares	^	87
	BlackRock Inc.	iShares 7-10 Year Treasury Bond ETF	46	Shares	^	4,891
	BlackRock Inc.	iShares Core U.S. Aggregate Bond ETF	5,291	Shares	^	584,589
	BlackRock Inc.	iShares iBoxx $ High Yield Corporate Bond ETF	195	Shares	^	17,438
	BlackRock Inc.	iShares Intermediate Credit Bond ETF	1,032	Shares	^	113,057
	BlackRock Inc.	iShares J.P. Morgan USD Emerging Markets Bond	2	Shares	^	201
	BlackRock Inc.	iShares MBS ETF	39	Shares	^	4,281
	BlackRock Inc.	iShares MSCI ACWI ETF	2,442	Shares	^	142,831
	BlackRock Inc.	iShares MSCI EAFE Growth ETF	2	Shares	^	159
	BlackRock Inc.	iShares MSCI EAFE Value ETF	3	Shares	^	154
	BlackRock Inc.	iShares MSCI EMU ETF	221	Shares	^	8,031
	BlackRock Inc.	iShares MSCI Europe Financials ETF	6,604	Shares	^	145,422
	BlackRock Inc.	iShares MSCI Spain Capped ETF	34	Shares	^	1,184
	BlackRock Inc.	iShares MSCI Switzerland Capped ETF	55	Shares	^	1,753
	BlackRock Inc.	iShares MSCI United Kingdom ETF	192	Shares	^	3,455
	BlackRock Inc.	iShares PHLX Semiconductor ETF	71	Shares	^	6,658
	BlackRock Inc.	iShares S&P 500 Growth ETF	9,267	Shares	^	1,038,397
	BlackRock Inc.	iShares S&P Mid-Cap 400 Growth ETF	2	Shares	^	298
	BlackRock Inc.	iShares S&P Mid-Cap 400 Value ETF	6	Shares	^	751

ALFA TECH CONSULTING ENGINEERS, INC. 401(k) PLAN

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

FEIN: 77-0211171

Plan Number: 333

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value			(d) Cost	(e) Current Value
		Exchange Traded Funds (ETF): (Continued)				
	BlackRock Inc.	iShares TR Russell 2000 Value ETF	115	Shares	^	11,664
	BlackRock Inc.	iShares U.S. Healthcare Providers ETF	25	Shares	^	2,921
	BlackRock Inc.	iShares U.S. Home Construction ETF	1	Shares	^	31
	BlackRock Inc.	iShares U.S. Medical Devices ETF	25	Shares	^	2,851
	BlackRock Inc.	iShares U.S. Technology ETF	80	Shares	^	8,377
	PIMPCO	PIMCO 0-5 Year High Yield Corporate Bond Index	20	Shares	^	2,072
	Invesco Ltd.	PowerShares Fundamental High Yield Corporate	5,985	Shares	^	112,936
	Invesco Ltd.	PowerShares Preferred Portfolio	4,039	Shares	^	59,372
	Invesco Ltd.	PowerShares CEF Income Composite Portfolio	17	Shares		439
	SPDR State Street Global Advisors	SPDR Barclays Convertible Securities ETF	2,367	Shares	^	116,619
	SPDR State Street Global Advisors	SPDR Barclays Short Term Corporate Bond ETF	12	Shares	^	358
	SPDR State Street Global Advisors	SPDR Blackstone / GSO Senior Loan ETF	41	Shares	^	2,020
	SPDR State Street Global Advisors	SPDR Nuveen Barclays Municipal Bond ETF	3	Shares	^	81
	SPDR State Street Global Advisors	SPDR Nuveen S&P High Yield Muni Bd ETF	2,469	Shares	^	142,896
	SPDR State Street Global Advisors	SPDR S&P 500 ETF	6,732	Shares	^	1,389,938
	SPDR State Street Global Advisors	SPDR S&P Bank ETF	7,799	Shares	^	261,670
	SPDR State Street Global Advisors	SPDR S&P Transportation ETF	0	Shares	^	28
	SPDR State Street Global Advisors	Utilities Select Sector SPDR ETF	11	Shares	^	538
	Vanguard	Vanguard FTSE All-World ex-US Index Fund ETF	2,163	Shares	^	101,335
	Vanguard	Vanguard FTSE Developed Markets Index Fund ETF	4	Shares	^	157
	Vanguard	Vanguard FTSE Emerging Markets Index Fund ETF	2,915	Shares	^	116,646
	Vanguard	Vanguard Health Care Index Fund ETF	37	Shares	^	4,634
	Vanguard	Vanguard Long-Term Corporate Bond Index Fund	1,264	Shares	^	116,806
	Vanguard	Vanguard Mortgage-Backed Securities Index Fund	2,173	Shares	^	115,189
	Vanguard	Vanguard REIT Index Fund ETF Shares	1,484	Shares	^	120,238
	Vanguard	Vanguard Short-Term Bond Index Fund ETF	115	Shares	^	9,212
	Vanguard	Vanguard Telecommunication Services Index	9	Shares	^	766
	Vanguard	Vanguard Total Bond Market Index Fund ETF	3,942	Shares	^	324,662
	Vanguard	Vanguard Total International Bond Index Fund	2,653	Shares	^	140,884
	Vanguard	Vanguard Value Index Fund ETF Shares	19,987	Shares	^	1,688,693
	Wisdom Tree	WisdomTree Europe Hedged Equity Fund	6,816	Shares	^	379,113
	Wisdom Tree	WisdomTree International Dividend ex-Financial	57	Shares	^	2,440
	Wisdom Tree	WisdomTree Japan Hedged Equity Fund	3,601	Shares	^	177,278
						8,337,115
		Exchange Traded Notes (ETN):				
	Barclays Capital Inc.	iPath DJ-UBS Agriculture Subindex Total Return ETN	206	Shares	^	3,363
	Barclays Capital Inc.	iPath DJ-UBS Commodity Index Total Return ETN	60	Shares	^	2,510
	UBS AG	UBS ETRACS CMCI Total Return Exchange Traded Note ETN	32	Shares	^	968
						6,841
*	Notes Receivable from Participants	8 notes bearing interest ranging from 4.25% to 5.25% maturing between April 2016 to August 2018			-	75,658
						$ 9,542,195

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

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