

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

Part II	Basic Plan Information —enter all requested information				
1a Name of plan <u>TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>004</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>09/01/1985</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>004</u>	1c Effective date of plan <u>09/01/1985</u>	
1b Three-digit plan number (PN) ▶	<u>004</u>				
1c Effective date of plan <u>09/01/1985</u>					
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>TOWER IMAGING, INC.</u> <u>2700 UNIVERSITY SQUARE DRIVE</u> <u>TAMPA, FL 33612</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>59-1433551</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>813-253-2721</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>621111</u></td> </tr> <tr> <td style="height: 40px;"></td> </tr> </table>	2b Employer Identification Number (EIN) <u>59-1433551</u>	2c Plan Sponsor's telephone number <u>813-253-2721</u>	2d Business code (see instructions) <u>621111</u>	
2b Employer Identification Number (EIN) <u>59-1433551</u>					
2c Plan Sponsor's telephone number <u>813-253-2721</u>					
2d Business code (see instructions) <u>621111</u>					

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/13/2015	LISA BALLENGEE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/13/2015	LISA BALLENGEE
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5 390
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) 353
a(2) Total number of active participants at the end of the plan year	6a(2) 363
b Retired or separated participants receiving benefits	6b 0
c Other retired or separated participants entitled to future benefits.....	6c 23
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 386
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e 0
f Total. Add lines 6d and 6e	6f 386
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g 261
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 2G 2J 2A 2F 3D	
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions: 4B	
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ <u>1</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2014 This Form is Open to Public Inspection
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014		
A Name of plan TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST	B Three-digit plan number (PN) ▶	004
C Plan sponsor's name as shown on line 2a of Form 5500 TOWER IMAGING, INC.		
D Employer Identification Number (EIN) 59-1433551		

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

(a) Name of insurance carrier
NATIONWIDE LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
23-0990450	68225	PT032920	1	01/01/2014	12/31/2014

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end **4****5** Current value of plan's interest under this contract in separate accounts at year end **5****6** Contracts With Allocated Funds:**a** State the basis of premium rates ▶ **PUBLISHED RATES OF INSURANCE CARRIE****b** Premiums paid to carrier **6b****c** Premiums due but unpaid at the end of the year **6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**

Specify nature of costs ▶

e Type of contract: (1) ☒ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee(3) ☐ guaranteed investment (4) ☐ other ▶**b** Balance at the end of the previous year **7b****c** Additions: (1) Contributions deposited during the year **7c(1)**(2) Dividends and credits **7c(2)**(3) Interest credited during the year **7c(3)**(4) Transferred from separate account **7c(4)**(5) Other (specify below) **7c(5)**

▶

(6) Total additions **7c(6)****d** Total of balance and additions (add lines **7b** and **7c(6)**). **7d****e** Deductions:(1) Disbursed from fund to pay benefits or purchase annuities during year **7e(1)**(2) Administration charge made by carrier **7e(2)**(3) Transferred to separate account **7e(3)**(4) Other (specify below) **7e(4)**

▶

(5) Total deductions **7e(5)****f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**) **7f**

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.....	10b	

Specify nature of costs ▶

Part IV Provision of Information

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

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

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

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014		
A Name of plan TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST	B Three-digit plan number (PN) ▶	004
C Plan sponsor's name as shown on line 2a of Form 5500 TOWER IMAGING, INC.	D Employer Identification Number (EIN) 59-1433551	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

(b) Enter name and EIN or address of person who provided you disclosure 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)

ARIS WEALTH SERVICES

270 WALKER DRIVE, SUITE 300
STATE COLLEGE, PA 16801

(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?
51	NONE	118165	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ARIS CORPORATION OF AMERICA

270 WALKER DRIVE, SUITE 300
STATE COLLEGE, PA 16801

(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?
13	NONE	12130	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2014 This Form is Open to Public Inspection
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>		
A Name of plan <u>TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST</u>	B Three-digit plan number (PN) ►	<u>004</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>TOWER IMAGING, INC.</u>	D Employer Identification Number (EIN) <u>59-1433551</u>	

Part I	Asset and Liability Statement		(a) Beginning of Year	(b) End of Year
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	Total noninterest-bearing cash	1a		
b	Receivables (less allowance for doubtful accounts):			
	(1) Employer contributions.....	1b(1)		
	(2) Participant contributions.....	1b(2)		
	(3) Other.....	1b(3)		
c	General investments:			
	(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	1444457	1607528
	(2) U.S. Government securities	1c(2)	23625	5250
	(3) Corporate debt instruments (other than employer securities):			
	(A) Preferred	1c(3)(A)		
	(B) All other.....	1c(3)(B)	93003	84852
	(4) Corporate stocks (other than employer securities):			
	(A) Preferred	1c(4)(A)		
	(B) Common.....	1c(4)(B)	3288461	4194322
	(5) Partnership/joint venture interests	1c(5)		
	(6) Real estate (other than employer real property).....	1c(6)	5688	7384
	(7) Loans (other than to participants)	1c(7)		
	(8) Participant loans.....	1c(8)	727781	684676
	(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)	21542573	22580486
	(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	912858	907837
	(15) Other.....	1c(15)		

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	28038446	30072335

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	28038446	30072335
---	-----------	----------	----------

Part II Income and Expense Statement

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

Income**a Contributions:**

		(a) Amount	(b) Total
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)		
(B) Participants	2a(1)(B)	487893	
(C) Others (including rollovers)	2a(1)(C)	584618	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1072511

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

(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	1155	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)	2078	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	30684	
(F) Other	2b(1)(F)	5314	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		39231

(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	92672	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	740586	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		833258

(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	-5828	
(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)		-5828

(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	440047	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		440047

		(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)		79460
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		2458679

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	274890	
(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)		274890
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		11470
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)	12130	
(3) Investment advisory and management fees.....	2i(3)	118856	
(4) Other.....	2i(4)	7444	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		138430
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		424790

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		2033889
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: GARCIA & ORTIZ P.A.

(2) EIN: 59-3410694

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

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

Part IV Compliance Questions

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

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

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

	Yes	No	Amount
4a		X	
4b		X	

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

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

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

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

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

Part V Trust Information (optional)

6a Name of trust	6b Trust's EIN

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

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

A Name of plan <u>TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST</u>	B Three-digit plan number (PN) ▶ <u>004</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>TOWER IMAGING, INC.</u>	D Employer Identification Number (EIN) <u>59-1433551</u>

Part I	Distributions
---------------	----------------------

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>20-0144732</u>	
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3

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

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): _____

TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST

FINANCIAL STATEMENTS

DECEMBER 31, 2014 AND 2013

TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST
FINANCIAL STATEMENTS
DECEMBER 31, 2014 AND 2013

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INDEPENDENT AUDITORS' REPORT

To the Plan Administrator and Trustees
Tower Imaging, Inc. Retirement Plan and Trust

Report on the Financial Statements

We have audited the accompanying financial statements of Tower Imaging, Inc. Retirement Plan and Trust, 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.

Auditor's Responsibility

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

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

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



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Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of Tower Imaging, Inc. Retirement Plan and Trust as of December 31, 2014 and 2013, and the changes in its net assets available for benefits for the year ended December 31, 2014 in accordance with accounting principles generally accepted in the United States of America.

Report on Supplementary Information

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

Garcia & Ortiz P.A.

St. Petersburg, Florida
October 9, 2015

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TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2014 AND 2013

	<u>2014</u>	<u>2013</u>
<u>ASSETS</u>		
Investments, at fair value	\$29,387,659	\$27,310,665
Notes receivable from participants	<u>684,676</u>	<u>727,781</u>
Total assets	30,072,335	28,038,446
 <u>LIABILITIES AND NET ASSETS</u>		
Liabilities	<u>-</u>	<u>-</u>
Net assets available for benefits	<u>\$30,072,335</u>	<u>\$28,038,446</u>

See Notes to Financial Statements.

TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2014

Additions to net assets attributed to:-

Investment income:

Net appreciation value of investments	\$ 513,680
Dividends	833,256
Loan interest	30,684
Other interest	<u>8,547</u>

Total investment income	<u>1,386,167</u>
-------------------------	------------------

Participant contributions	487,893
Rollover contributions	<u>584,618</u>

Total contributions	<u>1,072,511</u>
---------------------	------------------

Total additions	<u>2,458,678</u>
-----------------	------------------

Deductions from net assets attributed to:

Benefits paid to participants	286,360
Administrative expenses	130,985
Other	<u>7,444</u>

Total deductions	<u>474,789</u>
------------------	----------------

Net increase	2,033,889
--------------	-----------

Net assets available for benefits:

Beginning of year	<u>28,038,446</u>
End of year	<u><u>\$30,072,335</u></u>

See Notes to Financial Statements.

TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2014 AND 2013

Note 1 - Description of Plan

The following brief description of the Tower Imaging, Inc. Retirement Plan and Trust (the Plan) is provided for general information purposes only. Participants should refer to the Plan documents for more complete information.

General: The Plan is a defined contribution plan covering all employees of Tower Imaging, Inc. and companies related through common ownership who have one year of service and are age 21 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions: Each year, participants may contribute up to 75% of annual compensation up to certain limits provided by law. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan.

Each year, the Company may make discretionary contributions for multiple groups established under the Plan. Contributions for each group are allocated in the same ratio that each participant's compensation for the Plan year bears to the total compensation of all participants in the group during the Plan year, up to certain limits provided by law. To be eligible for employer contributions, a participant must be employed on the last day of the Plan year. There were no employer contributions for 2014.

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

Vesting: Participants are immediately vested in their contributions and employer contributions, plus actual earnings thereon.

Forfeitures: Forfeitures of terminated participants' non-vested accounts, if any, may be used to reduce Company contributions. At December 31, 2014, there are no forfeitures available.

Notes receivable from participants: Participants may borrow from their fund accounts in accordance with a written administrative policy. The amount of such loan shall not exceed the lesser of one-half of the participant's vested account balance or \$50,000, reduced by the highest outstanding loan balance in the participant's account during the prior year. Loan terms are up to five years, or up to 15 years for the purchase of a primary residence. The loans are secured by the balance in the participant's account and bear interest at prevailing rates at the time of application, as determined by the Plan Administrator. Principal and interest are paid ratably through payroll deductions. Interest rates on loans ranged from 4.25% to 5%.

TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2014 AND 2013

Note 1 - Description of Plan (continued)

Payment of benefits: A participant with a vested account balance of \$5,000 or less receives his/her account balance in a lump sum distribution immediately upon retirement or termination of employment. A participant with a vested account balance greater than \$5,000 may elect to receive his/her account balance upon termination, disability, attainment of age 59½ or retirement. However, participants may elect to defer the commencement of benefits until a later date, which may be no later than April 1 of the year following the year in which the participant attains age 70½. If a participant dies, a death benefit equal to his/her account balance is paid to the participant's beneficiary. The alternative forms of benefit payments are a joint and survivor annuity, single life annuity, lump sum, equal installments or a combination these forms of benefits.

Note 2 - Summary of Accounting Policies

Basis of accounting: The financial statements of the Plan are prepared on the accrual method of accounting.

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.

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 includes the plan's gains and losses on investments bought and sold as well as held during the year.

Notes receivable from participants: Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. No allowance for credit losses has been recorded as of December 31, 2014 or 2013. If a participant ceases to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Payment of benefits: Benefits are recorded when paid.

Administrative expenses: The Company absorbs certain costs of maintaining the Plan and such costs are excluded from these financial statements. Third-party administrator, investment management and brokerage fees are paid from Plan assets.

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 disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Subsequent events: Management has evaluated subsequent events through October 9, 2015, the date that the financial statements were available to be issued.

TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2014 AND 2013

Note 3 - Investments

The following table presents the values of the Plan's investments, all of which are participant-directed, as of December 31, 2014 and 2013, classified based on the fair value measurements used to determine their fair values. Investments that represent 5% or more of the Plan's net assets are separately identified.

	<u>2014</u>	<u>2013</u>
Investments at fair value as determined by Level 1 inputs:		
Cash and money market funds	\$ 1,607,528	\$ 1,444,457
Corporate bonds	84,852	93,003
SelectOne Active Aggressive	2,422,056	2,249,504
SelectOne Active Moderate	3,400,244	3,304,028
Other mutual funds	16,758,186	15,989,041
Common stocks	4,194,322	3,288,461
U.S. government agency securities	-	23,625
Real estate investment trusts	7,384	5,688
Other	<u>5,250</u>	<u>-</u>
	28,479,822	26,397,807
Investments at fair value as determined by Level 2 inputs		
Variable annuities	423,261	446,267
Investments at fair value as determined by Level 3 inputs:		
Cash surrender value of life insurance	<u>484,576</u>	<u>466,591</u>
	<u>\$29,387,659</u>	<u>\$27,310,665</u>

During 2014, the Plan's investments (including investments bought, sold and held during the year) appreciated (depreciated) in value as follows:

Investments at fair value as determined by Level 1 inputs:	
Corporate bonds	\$ (712)
Mutual funds	264,529
Common stocks	219,586
Preferred stocks	6,181
Real estate investment trusts	1,696
Other	<u>(9,677)</u>
	481,603
Investments at fair value as determined by Level 2 inputs:	
Variable annuities	14,092
Investments at fair value as determined by Level 3 inputs:	
Cash surrender value of life insurance	<u>17,985</u>
	<u>\$ 513,680</u>

TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2014 AND 2013

Note 4 - Fair Value Measurements

FASB ASC 820 provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy are described as follows:

Level 1 - Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets, quoted prices for similar assets or liabilities in active markets and quoted prices for identical or similar assets or liabilities in inactive markets.

Level 2 - Inputs other than quoted prices that are observable for the asset or liability, or inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

The following table presents the changes in the fair value of the Plan's level 3 assets, which consists of the cash surrender value of life insurance, for the year ended December 31, 2014:

Balance at beginning of year	\$ 466,591
Total gains included in net appreciation in fair value of investments	<u>17,985</u>
Balance at end of year	<u>\$ 484,576</u>

Corporate bonds, common stocks, preferred stocks and real estate investment trusts are valued at the closing price reported on the active market on which the individual securities are traded. Mutual funds are valued at the quoted net asset value of shares held by the plan at year end. The fair values of variable annuities are determined by the insurance carriers based on the fair values of the mutual funds held under the annuity contract.

Cash surrender value represents the amount the holder of a life insurance policy is entitled to receive on its surrender (cancellation) before the death of the insured or before the policy matures. Cash value accumulates when premiums and interest on any previous cash value exceed the cost of insurance. Cash surrender values of insurance policies are recorded based on amounts reported by the issuing insurance companies.

Note 5 - Related Party Transactions

Transactions with the Plan's third-party administrator, investment advisors and brokerage firms qualify as party-in-interest transactions. Fees paid by the Plan to these service providers totaled \$130,985 for 2014.

TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2014 AND 2013

Note 6 - Plan Termination

Although it has not expressed any intent to do so, the Company reserves the right to terminate the Plan at any time, subject to Plan provisions. Upon termination of the Plan, the interest of each participant in the trust fund will become 100% vested and will be distributed to such participant or his or her beneficiary at the time prescribed by the Plan and the Internal Revenue Code.

Note 7 - Income Tax Status

The Internal Revenue Service has determined and informed the Plan by a letter dated July 29, 2003 that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code. Although the Plan has been amended since receiving the determination letter, the Plan Administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require management to evaluate tax positions taken by the Plan and recognize a tax liability for any uncertain positions that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by the U.S. Department of Labor and Internal Revenue Service; 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 2012.

Note 8 - Risks and Uncertainties

Investments held by the Plan 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 investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the financial statements.

SUPPLEMENTAL SCHEDULE

TOWER IMAGING, INC. RETIREMENT PLAN AND TRUST
EIN: 59-1433351
SCHEDULE H 4i - ASSETS HELD FOR INVESTMENT AT END OF YEAR
DECEMBER 31, 2014

(b) Issue	(c) Description of Investment	(d) Cost	(e) Current Value
CASH AND EQUIVALENTS			
	Bif Money Fund	1.00	1.00
	Dreyfus Liquid Assets	12,347.58	12,347.58
	Federated Automated Cash Management	146,674.53	146,674.53
	Fidelity Cash	5,848.42	5,848.42
	Fidelity Cash Reserves	387,960.11	387,960.11
	Merrill Lynch Cash	0.59	0.59
	Merrill Lynch Institutional Fund	362,662.00	362,662.00
	Morgan Stanley Bank	73,260.72	73,260.72
	Morgan Stanley Cash	(958.95)	(958.95)
	Raymond James Bank Dep Pgm	18,028.44	18,028.44
	Raymond James Cash Acct	273,992.05	273,992.05
	Schwab Money Fund	306,574.80	306,574.80
	Scottrade Cash	21,306.71	21,306.71
	Transit Cash Account	(169.95)	(169.95)
		1,607,528.05	1,607,528.05
CORPORATE BONDS			
Brokerage CD's			
7/21/2009	HSBC Bk USA N A Mc Lean VA	10,000.00	10,899.50
	0.000% Due 07-31-15		
9/7/2010	Contingent Income CD Basket of Commod. Due 9/26/2016 by JPM	10,000.00	9,633.00
	0.000% Due 09-26-16		
Corp Bonds			
10/14/2008	Wal Mart Stores	4,653.80	5,098.75
	4.500% Due 07-01-15		
8/26/2014	Goldman Sachs Group Inc	5,189.20	5,130.30
	3.625% Due 02-07-16		
8/26/2014	Bank Of America NA	5,453.05	5,370.85
	5.300% Due 03-15-17		
	Accrued Interest		263.03
		35,296.05	36,395.43
CERTIFICATES OF DEPOSIT			
12/6/2011	Wells Fargo Bk N A	30,000.00	28,968.60
	0.000% Due 12-21-18		
11/28/2014	HSBC Market Linked Security CD on SX5E	20,000.00	19,488.00
	0.000% Due 12-03-21		
		50,000.00	48,456.60
CALLS			
Options			
9/3/2014	Walter Energy \$9.875 Exp 12/15/2020	14,927.40	5,250.00

COMMON STOCK - DOMESTIC EQUITY

Information Services		
1/6/2014 Google Inc Cl A	58,210.16	61,556.56
8/19/2008 Google Inc Cl C	60,241.01	57,377.60
Consumer Services		
10/8/2012 HCI Group Inc Com	2,886.63	4,667.73
Pharmaceuticals		
2/19/2014 Actavis Inc Com	15,100.86	15,959.42
Entertainment		
7/31/2014 Time Warner Inc New Com	6,229.90	6,662.76
7/5/2013 Twenty-First Centy Fox Inc Cl A	2,764.55	7,258.55
10/6/2014 Vantiv Inc Com Cl A	4,887.07	5,393.28
Industrials		
2/17/2012 Hexcel Corp New Com	7,931.00	12,778.92
11/20/2014 Transdigm Group Incorporated	3,302.08	3,337.95
Petro,Chemicals,Coal		
7/1/2011 Marathon Pete Corp Com	1,371.32	2,256.50
6/27/2013 Vanguard Nat Res Llc Com Unit	314,718.44	172,867.97
Transport/Air		
11/24/2014 Jetblue Airways	19,027.00	23,790.00
Transportation		
7/25/2012 JB Hunt Transport Services	7,779.22	12,216.25
Communications		
10/27/2014 T-Mobile US Inc	4,183.43	4,041.00
Miscellaneous		
7/8/2014 Compass Group PLC	3,108.50	2,896.80
Food & Agriculture		
5/2/2013 Texas Roadhouse Inc Com	8,191.37	11,816.00
Large Cap Blend		
10/17/2014 Healthcare Select Sector SPDR	9,150.00	10,257.00
5/19/2010 iShares Core S&P 500	12,778.32	22,657.23
Large Cap Value		
8/5/2011 Spdr Series Trust S&P Div ETF	8,994.90	13,465.90
1/24/2012 Wisdomtree Trust Emrg Mkt Hgh Yd	6,760.45	5,270.00
Index		
4/30/2014 HSBC Dual Directional Trigger Plus Based on EURO STOXX 50 Index	10,000.00	9,610.00
6/28/2013 Ms Dual Directional Trigger Based on S&P 500	4,000.00	5,030.00
Real Estate		
9/3/2014 Jones Lang LaSalle Inc Com	80,068.87	90,107.93
12/16/2008 Spdr Gold Tr Gold Shs	141,932.99	119,259.00
Precious Metals		
5/24/2013 iShares Silver Trust	50,219.59	34,638.00
Utilities		
9/3/2014 Covanta Hldg Corp Com	21,339.48	22,406.18
10/15/2014 Duke Energy Corp New Com	4,825.20	5,179.48
10/6/2009 PG&E Corp	1,280.11	1,597.20
6/28/2010 PP&L Res PA	863.43	1,198.89
Energy		
9/4/2014 Amerigas Partners	61,286.50	63,494.00
8/21/2008 ChevronTexaco	5,337.42	6,618.62
4/16/2014 ConocoPhillips	4,520.64	4,281.72
4/23/2013 EOG Resources	10,242.52	11,784.96
3/19/2008 Exxon Mobil Corporation	12,909.54	14,976.90
8/18/2014 Kinder Morgan Inc	6,146.79	6,727.29
9/29/2009 Marathon Oil Corp	2,505.53	2,348.07
8/13/2010 Nextera Energy Inc Com	2,383.96	3,294.99
2/9/2012 Occidental Petroleum	3,458.15	3,385.62
8/23/2012 Oceaneering International	6,625.61	7,057.20
5/5/2010 Schlumberger Ltd	76,110.75	65,936.52
1/12/2010 Spdr S&P Oil & Gas Expl	16,165.71	13,161.50
Finance		
8/20/2014 Alaska Air Group Inc	46,350.32	61,074.72
6/11/2013 Allstate Corp	14,733.81	20,864.25
5/27/2011 American Express	4,825.13	7,815.36

5/19/2011 Bank of America Corp	53,435.61	95,407.37
2/20/2009 Berkshire Hathaway	13,911.50	30,030.00
5/22/2014 Blackrock Inc Com	152,425.36	180,925.36
3/20/2013 Capital One Finl Corp	12,331.69	13,455.65
1/6/2011 Citigroup Inc Com New	3,244.59	4,545.24
11/12/2014 Citizens Financial Group, Inc.	3,177.02	3,281.52
11/12/2014 Discover Financial Svcs	3,742.75	3,732.93
7/26/2011 Duff & Phelps	5,000.00	5,410.00
10/17/2014 East West Bancorp	3,270.65	3,909.71
10/15/2014 First Rep Bank San Fran CA	3,917.81	4,221.72
9/26/2008 Goldman Sachs Group	1,278.24	2,132.13
10/10/2014 Greenhill & Co Inc Com	2,465.48	2,310.80
2/4/2013 Hartford Financial Svcs Group	4,353.68	6,128.43
8/21/2008 J P Morgan Chase & Co	93,327.60	127,913.52
8/22/2013 Lincoln National	2,530.37	3,229.52
1/29/2013 Lululemon Athletica In Com	1,913.44	1,617.91
11/13/2014 Manulife Finl Corp	23,228.29	23,614.33
9/20/2011 Mastercard Inc Cl A	5,642.77	10,080.72
6/22/2009 Metlife Inc	5,468.20	5,895.81
3/24/2009 Morgan Stanley Group	9,823.46	12,377.20
12/22/2010 Prudential Financial Inc	1,704.72	2,623.34
4/16/2013 Raymond James Finl Inc	8,958.66	11,458.00
9/27/2011 Regions Financial Corp	5,391.13	12,144.00
3/9/2012 Schwab Charles Cp New Com	6,156.68	9,268.33
2/17/2012 Signature Bk New York Com	10,230.01	18,264.20
7/7/2009 SunTrust Banks	1,887.89	3,854.80
8/21/2008 Wells Fargo & Co New	72,670.26	99,498.30
Financial		
11/17/2014 Artisan Partners Asset Mgmt In Cl A	1,452.86	1,465.37
9/7/2012 Ata Group LtdSonsored Adr	2,640.41	3,632.60
Retirement Income		
11/10/2014 Quintiles Transnational Holdings In	2,514.22	2,590.28
Industrial Cyclical		
1/12/2010 Boeing	14,925.39	17,287.34
7/30/2009 Dow Chemical	5,654.15	6,294.18
2/17/2012 FMC Corp	8,695.80	10,265.40
10/6/2014 General Dynamics	4,253.28	4,679.08
6/30/2014 Graco Inc	11,824.85	12,027.00
11/14/2014 Halliburton	38,262.00	27,531.00
9/28/2010 Intl Paper	2,105.25	4,018.50
4/17/2014 Lockheed Martin	2,069.40	2,503.41
9/15/2014 Polaris Ind	11,915.13	12,250.44
9/4/2014 Snap On Inc	11,730.34	12,716.82
8/19/2008 United Technologies	9,357.02	12,420.00
11/13/2014 USG Corp New	3,047.55	2,994.93
9/30/2011 Waste Management Inc (new)	53,981.73	164,737.20
Consumer Durables		
2/17/2012 Church & Dwight Co Inc	8,794.08	14,658.66
9/9/2014 Comverse Inc Com	3,241.95	2,817.00
10/10/2013 Honeywell Intl Inc	4,046.53	4,596.32
11/14/2013 Johnson Controls Inc	2,228.57	2,175.30
9/4/2014 Lear Corp	60,843.45	58,946.08
9/17/2014 Middleby Corp	12,157.14	13,477.60
10/9/2013 Phillips-Van Heusen	3,134.06	3,332.42
9/10/2014 Ralph Lauren Corp Cl A	4,164.67	4,443.84
8/4/2014 Thermo Electron	4,206.02	4,259.86
3/9/2012 Under Armour Inc Cl A	11,950.00	16,975.00
Consumer Goods		
2/28/2011 Monsanto Co New	10,035.50	17,920.50
Consumer Staples		
9/13/2013 Carter Inc Com	9,970.82	11,786.85
8/17/2010 Colgate Palmolive	1,756.60	2,698.41
2/17/2012 Hain Celestial Group	7,687.19	22,499.94
10/11/2012 Jarden Corp Com	8,143.09	16,135.56
5/22/2014 Kroger	25,715.74	35,700.76

2/1/2010	Pepsico	6,018.81	6,619.20
11/16/2012	Schein Henry Inc	7,847.80	13,615.00
2/3/2014	Starbucks Corp	3,447.00	4,102.50
12/12/2013	Williams Sonoma	9,613.59	12,487.20
5/3/2013	Wolverine World Wide Inc	16,227.99	8,841.00
Services			
10/2/2014	Airgas	11,671.55	12,324.26
8/26/2014	AT&T Inc Com	5,175.00	5,038.50
10/20/2014	CBS	3,184.28	3,541.76
2/19/2013	Cintas Corp Ohio	8,669.60	15,295.80
10/15/2009	Comcast Corp A	15,821.49	20,593.55
8/13/2013	CSX	743.77	1,050.67
4/1/2013	Equifax Inc	9,019.08	12,858.33
10/21/2014	Hertz Global Holdings Inc	5,502.98	6,235.00
9/17/2009	Las Vegas Sands Corp Com	1,761.00	5,816.00
10/27/2014	Macquarie Infrastructure Co LL	70,110.82	73,507.06
5/16/2013	Macys Inc Com	7,052.83	8,087.25
8/1/2012	Marsh & McLennan	2,891.62	4,922.64
3/22/2012	Panera Bread Company	24,353.28	26,394.80
5/28/2014	Scripps Network Interactive Inc.	11,184.96	10,989.42
7/31/2013	Starwood Hotels&Resort Com	3,670.86	3,972.43
8/19/2008	Union Pacific	52,802.82	66,593.67
5/6/2009	Verizon Communications	1,271.03	1,496.96
8/19/2008	Walt Disney	9,047.27	21,004.37
12/11/2014	Yum! Brands Inc	1,677.14	1,675.55
Retail			
6/7/2011	CVS/Caremark Corp	28,966.68	42,376.40
2/17/2012	Grainger WW	15,868.01	18,352.08
10/21/2011	Home Depot	11,731.39	21,833.76
11/19/2013	Kohls	3,558.64	3,906.56
2/17/2012	O Reilly Automotive	6,764.00	15,409.60
10/16/2014	TJX Companies Inc	6,235.78	6,926.58
Health			
11/20/2014	Allergan Inc	3,818.61	3,826.62
10/28/2014	Amgen	4,232.52	4,460.12
3/26/2012	Biogen Idec	3,251.22	5,431.20
9/1/2011	Bristol-Myers Squibb	11,260.48	18,948.63
2/14/2013	Celgene Corp New	1,771.22	3,579.52
11/24/2014	Community Health Systems	1,861.82	2,102.88
3/14/2013	Cooper Comp Inc	8,933.16	13,777.65
12/8/2011	Gilead Sciences Inc	76,984.62	74,088.36
4/4/2013	HCA Inc	1,545.78	2,421.87
2/17/2012	Idexx Lab Inc	8,229.57	13,789.11
5/26/2010	Johnson & Johnson	18,515.74	27,772.96
6/1/2012	Lilly Eli & Co	5,689.41	6,967.99
2/11/2011	McKesson HBOC Inc	23,921.77	28,438.46
6/23/2014	Medtronic	10,538.70	11,985.20
7/12/2012	Merck & Co	8,285.37	8,916.03
3/7/2014	Parexel Intl Corp	11,740.95	11,667.60
3/19/2008	Pfizer	4,157.78	6,230.00
12/30/2013	St Jude Med Inc	4,176.13	4,291.98
3/2/2009	United Health Group Inc	7,842.25	11,119.90
1/18/2012	Vanguard World Fds Health Care ETF	16,052.00	25,118.00
7/31/2014	Zimmer Holdings Inc	2,426.64	2,722.08
Healthcare			
10/27/2014	Envision Healthcare Holdings, Inc.	2,404.26	2,393.61
Basic Materials			
2/22/2012	Cheniere Energy Partners L P Com	10,530.80	14,400.00
ETF			
10/16/2009	Proshares Tr Pshs Ultsh 20 Yrs	13,860.00	3,479.25
10/10/2008	Vanguard Dividend Appreciation	22,803.84	40,580.00
11/13/2008	Wisdomtree Trust Midcap Divi Fd	5,830.50	12,561.00
Technology			
12/16/2014	Activision Blizzard Inc New	9,892.90	10,075.00
6/4/2013	Alliance Data Systems Corp	9,704.54	15,732.75

8/19/2008 American Tower Reit Com	6,535.03	9,489.60
2/17/2012 Ansys Inc	8,760.15	11,070.00
3/19/2008 Apple Computer	373,193.69	620,053.12
7/10/2014 Applied Material	2,737.39	3,015.32
12/10/2014 Broadcom Corp A	3,207.41	3,206.42
7/30/2014 Cisco Systems	4,216.42	4,561.66
3/19/2010 EMC Corp Mass	3,232.34	4,133.86
8/5/2009 Emerson Elec	2,066.91	2,407.47
5/9/2014 F5 Networks Inc	11,354.40	14,481.62
10/10/2013 Facebook Inc Cl A	32,166.94	39,946.24
9/27/2012 FEI CO COM	8,652.38	14,456.00
1/24/2011 Hewlett-Packard Company New	14,325.78	16,653.95
3/22/2012 IBM	21,695.17	17,129.09
4/6/2009 Intel	4,262.01	5,987.85
8/27/2012 Jack Henry & Assoc Inc	6,677.57	11,185.20
9/29/2014 Linear Technology	11,912.93	12,175.20
7/18/2013 LinkedIn Corp Com Cl A	5,082.15	5,742.75
6/16/2014 Micron Technology	8,331.49	9,102.60
3/19/2008 Microsoft	14,845.56	19,183.85
10/13/2014 Nielsen Holdings N V Com	2,950.02	3,086.37
4/23/2014 NXP Semiconductors N V Com	6,048.02	7,640.00
12/23/2014 Oracle Systems	2,171.48	2,158.56
1/9/2012 Qualcomm	5,591.62	7,433.00
2/17/2012 Skyworks Solutions Inc	5,394.62	15,778.07
4/24/2014 Synopsys Inc	11,389.23	13,041.00
8/23/2013 TE Connectivity Ltd Reg Shs	3,807.71	4,617.25
7/12/2012 Vmware Inc Cl A Com	4,096.50	4,126.00
Other		
2/17/2012 Core Laboratories N V	9,013.20	8,905.16
8/21/2008 Hess Corp Com	1,737.74	1,845.50
3/19/2008 IShares Comex Gold Tr	1,797.92	2,288.00
3/31/2014 Mastec Inc	14,660.93	8,478.75
Missing Industry Group		
2/28/2013 Alps Etf Tr Alerian Mlp	5,131.65	5,256.00
4/9/2013 Canadian Pacific Railway Limited	8,669.86	12,332.16
12/5/2013 EXPERIAN PLC SPONSORED ADR	2,839.40	2,671.20
5/7/2014 SUNTORY BEVERAGE & FOOD LTD ADS	1,317.13	1,241.28
	3,321,767.26	4,033,170.08

COMMON STOCK - INTL EQUITY

Consumer Discretionary		
2/17/2012 Kingfisher PLC Spons ADR	2,912.29	3,422.19
11/24/2014 Sony Corp ADR	1,751.40	1,678.54
2/17/2012 Toyota Motor ADR	1,889.27	2,635.08
Information Services		
2/17/2012 Publicis Groupe ADR	1,187.08	1,391.52
Consumer Services		
4/3/2014 Accor SA ADR	2,344.95	2,082.10
Apparel		
10/22/2012 Burberry Group plc	1,327.49	1,462.18
Entertainment		
2/6/2014 Galaxy Entertainment ADR	2,034.85	1,347.72
Industrials		
9/25/2014 Koninklijke Philips EI Spons ADR New 2000	1,718.66	1,566.00
4/2/2013 Kubota Corp ADR	1,256.19	1,231.82
6/27/2014 Lennox Intl Inc Com	11,607.96	12,359.10
Computer		
2/17/2012 Tencent Hldgs Ltd-Hkd	849.46	1,784.73
Communications		
8/22/2013 China Telecom Hongkong Spons ADR	3,791.69	3,999.76
9/11/2014 Nippon Tel & Tel Spons ADR	1,661.37	1,306.11
Europe Stock		
10/1/2014 Wisdomtree Tr Europe Hedged Eq	5,734.56	5,562.00
Food & Agriculture		

5/14/2012 Mondelez Intl Inc CI A	3,292.79	4,068.40
Utilities		
11/12/2014 Korea Electric Power Spons ADR	1,347.13	1,258.40
Energy		
12/29/2014 Encana Corp	1,340.15	1,331.52
3/5/2014 Total SA Spons ADR	2,735.97	2,150.40
Finance		
9/5/2013 Banco Bilbao Vizaya SA ADR	3,380.40	2,713.71
10/13/2014 ICICI Bank Ltd ADR	3,280.41	3,580.50
6/28/2013 ING Groep NV Spons ADR	3,438.73	3,631.60
10/22/2014 Itau Unibanco Hldg Sa Spon ADR	1,329.46	1,274.98
9/5/2013 Julius Baer Group Ltd Un ADR	1,673.97	1,639.86
8/22/2014 Lloyds TSB Group PLC Spons ADR	2,680.91	2,454.56
6/25/2013 Roche Holding LTD Spons ADR	1,102.97	1,223.64
1/31/2014 UBS Ag Shs New	3,038.88	2,557.50
Financial		
4/10/2014 Aviva Plc Adr	2,712.89	2,324.40
Industrial Cyclical		
8/14/2014 Mettler Toledo Intl	11,421.06	13,005.78
Consumer Goods		
8/29/2014 Distribuidora Internacional de Alimentación, S.A.	1,701.92	1,420.96
8/25/2014 Holcim Ltd	2,886.56	2,696.10
2/17/2012 LVMH Moet Hen L Vuittn ADR	2,563.16	2,685.93
4/16/2014 Olympus Corp Spon ADR	2,072.28	2,250.88
Consumer Staples		
2/17/2012 Nestle SA Spons ADR	1,527.32	1,677.85
11/6/2014 Teva Pharmaceutical Indus ADR	4,967.59	5,003.37
Services		
2/17/2012 Canadian Natl Railway Co	2,847.75	2,067.30
9/18/2014 Copa Holdings Sa CI A	1,967.48	1,865.52
9/10/2014 Manchester Utd Plc New Ord CI A	4,522.95	4,770.00
8/25/2014 Safran S A Spon ADR	2,421.65	2,304.26
Retail		
11/21/2014 Alibaba Group Hldg Ltd Sponsored Ads	8,930.98	8,523.08
Health		
2/17/2012 Fresenius Med Care A G Spons ADR	1,901.91	1,968.42
2/17/2012 Novartis A G Spons ADR	2,027.08	2,872.46
2/17/2012 Novo-Nordisk A/S	2,320.11	3,004.72
2/17/2012 Reckitt Benckiser Gp ADR	1,517.89	2,004.97
Basic Materials		
10/7/2014 Rio Tinto PLC Spons ADR	1,284.17	1,197.56
11/6/2014 Svenska Cellulosa Spons ADR	1,351.93	1,246.42
Technology		
10/12/2012 ASML Holdings Inc	1,075.54	1,509.62
4/25/2012 Baidu Inc Spon ADR Rep A	1,069.71	2,051.73
6/13/2014 BT Group PLC ADR NEW	2,794.20	2,665.57
Other		
2/17/2012 Hennes & Mauritz AB ADR	1,158.68	1,371.16
9/18/2013 Intesa Aapaolo S P A Sponsored ADR	1,194.78	1,316.32
6/26/2014 Pernot Ricard SA Spon ADR	1,393.86	1,295.64
2/17/2012 Sabmiller Plc Spons ADR	1,038.80	1,237.44
International		
2/20/2013 iShares MSCI Japan Index	6,108.72	6,744.00
Missing Industry Group		
6/13/2013 AMADEUS IT HLDG S A ADS	1,938.94	2,214.80
7/21/2014 ITV PLC ADR	2,807.60	2,675.43
11/4/2014 KROTON EDUCACIONAL S A SPONSORED ADS	1,705.56	1,421.28
8/27/2014 Liberty Media Intl A	2,689.84	3,112.71
11/24/2014 RENAULT S A ADR	1,046.20	931.92
	155,678.06	161,151.52

MUTUAL FUNDS - DOMESTIC FIXED

Large Value Stocks		
11/12/2010 Federated Strategic Value Dividend Fund	231,866.65	289,295.03
Arbitrage		
1/12/2012 AQR Diversified Arbitrage	4,862.49	4,505.98
Government - Intermediate Term		
10/24/2014 Vanguard Bd Index Fd Ttl Bdindex Adm	50,640.25	50,458.50
Intermediate Term Bond		
10/28/2014 Doubleline Total Return Bond	122,811.67	122,614.90
8/7/2014 Metropolitan West Total Return Bond Fund	161,227.46	162,166.68
12/19/2001 PIMCO Total Return Admin	293,842.47	291,574.65
5/16/2013 PIMCO Total Return D	55,782.41	53,625.94
5/6/2003 PIMCO Total Return Institutional	656,866.78	648,100.01
7/27/2012 Vanguard Fxd Inc Secs Intrm Invgrdad	320,649.35	311,683.53
Asset Allocation		
1/12/2012 Fidelity Strategic Real Return	4,908.71	4,737.20
World Bond		
3/3/2010 Principal Global Diversified Income Fund	323,755.24	355,003.54
Unconstrained Bond		
1/12/2012 BlackRock Strategic Income Opportunities	9,652.83	9,987.66
1/12/2012 JP Morgan Strategic Income Opportunities	83,133.93	82,333.56
10/24/2014 Legg Mason Brandywine Alternative Credit	5,281.05	5,093.30
1/12/2012 PIMCO Unconstrained Bond	12,901.94	13,119.23
Market Neutral		
1/12/2012 JP Morgan Research Market Neutral	6,164.01	6,400.36
Managed Futures		
7/30/2010 AQR Managed Futures Strategy	165,914.09	178,216.48
Mid Cap		
5/7/2008 Franklin Invs Secs Tr Conv Secs Cl C	12,730.17	15,081.13
Government(5-10)		
4/6/2011 Dodge & Cox Income	11,439.70	11,843.52
5/27/2003 Vanguard Inflation-Protected	74,043.42	77,277.91
Corporate(5-10)		
8/22/2008 Loomis Sayles Strategic Income C	335,771.64	410,491.20
Corporate(10+)		
7/27/2012 Loomis Sayles Bond Inst Shares	331,037.84	326,644.42
High-Yield		
6/18/2007 Hartford Floating Rate	81,506.84	83,952.28
4/16/2009 Mainstay High Yield Opportunities	34,878.57	37,696.76
Balanced/Asset Allocation		
8/12/2011 Franklin Income C	19,496.92	22,765.17
Convertible Bonds		
2/23/2009 Calamos Convertible C	13,016.31	14,341.05
Missing Industry Group		
3/20/2008 Oppenheimer Senior Floating Rate Fund Cl C	19,641.23	19,517.58
	3,443,823.97	3,608,527.57

MUTUAL FUNDS - INTL EQUITY

Diversified		
8/22/2008 MFS International Diversification C	46,156.33	54,703.64
Emerging Equity		
4/17/2009 Lazard Emerging Markets	107,642.02	104,952.44
1/6/2012 Oppenheimer Developing Markets	11,264.03	13,506.06
Income		
2/23/2009 Lord Abbett Flt Rt C	180,531.34	178,179.31
International Equity		
11/10/2010 American Funds EuroPacific Growth	66,813.04	74,541.73
5/16/2013 American Funds EuroPacific Growth	57,750.15	58,604.99
2/28/2002 Fidelity Diversified International	149,349.54	187,067.88
10/30/2013 Vanguard Developed Markets Idx Admiral	41,234.06	38,292.88
Large Cap Blend		
3/20/2008 Henderson Global Fds Intl Opport C	27,742.99	32,492.88
3/20/2008 MFS Ser Tr X Intl Divers C	15,395.52	16,893.45
World		

2/17/2012 Smallcap World A	1,085.62	1,255.81
Foreign		
2/17/2012 Euro Pacific Growth A	1,370.40	1,639.42
Emerging Markets General		
3/20/2008 Delaware Emerging Mkts C	18,783.73	18,532.98
3/20/2008 Templeton Developing Mkts I	12,923.09	9,660.04
Global Equity		
9/26/2008 American Funds Capital World Growth & Inc.	7,387.23	11,972.94
3/14/2008 American Funds New Perspective	220,143.34	314,961.85
4/16/2009 Templeton World	365,890.87	424,020.63
	1,331,463.29	1,541,278.93

MUTUAL FUNDS - INTL FIXED

Currency		
9/15/2008 Eaton Vance Global Macro Absolute Return	191,931.85	178,851.43
1/12/2012 Franklin Templeton Hard Currency	4,600.29	4,256.48
World Bond		
11/14/2014 Loomis Sayles Fds I Glb Bd Fd Retl	101,559.41	99,335.48
Global Fixed Income		
3/14/2008 AllianceBernstein Global Bond	112,015.65	120,980.30
6/18/2007 Templeton Global Bond	170,817.48	170,687.17
Int'l Fixed Income		
8/22/2008 Oppenheimer Intl Bd Fd Cl C	231,527.37	222,916.72
9/2/2009 Templeton Glob Bond II	250,498.55	242,010.56
	1,062,950.60	1,039,038.14

MUTUAL FUNDS - DOMESTIC EQUITY

Aggressive Growth		
12/5/2013 Ivy Fd Balanced Cl I	21,318.77	22,145.63
Growth		
12/17/2014 Legg Mason Bw Alternative Credit Fd Cl C	100,000.00	100,286.26
Large Value Stocks		
10/24/2014 Vanguard Index Fds Valu Index Adm	61,904.65	73,442.81
Arbitrage		
1/12/2012 Merger	4,890.88	4,887.33
Large Growth Stocks		
9/11/2009 Fidelity Aberdeen Str Freedom 2040 Fd	11,612.47	14,249.09
Asset Allocation		
1/12/2012 Hartford Global Real Asset	4,541.67	3,799.49
1/12/2012 Permanent Portfolio	6,380.40	5,375.23
5/16/2013 SelectOne Active 100% Bonds	75,905.02	77,266.28
5/16/2013 SelectOne Active 100% Equities	35,150.50	39,983.88
5/16/2013 SelectOne Active Aggressive	2,189,741.30	2,422,056.29
5/16/2013 SelectOne Active Conservative	379,677.64	406,518.86
5/16/2013 SelectOne Active Moderate	3,079,153.01	3,400,244.48
5/16/2013 SelectOne Active Ultra Conservative	92,696.65	95,077.44
5/16/2013 SelectOne Active Very Aggressive	512,479.34	576,507.00
5/16/2013 SelectOne Active Very Conservative	211,124.53	224,747.12
5/16/2013 SelectOne Enhanced Index 100% Bonds	28,437.63	28,943.63
5/16/2013 SelectOne Enhanced Index 100% Equities	602.79	669.67
5/16/2013 SelectOne Enhanced Index Aggressive	688,295.73	755,527.15
5/16/2013 SelectOne Enhanced Index Conservative	256,500.45	278,638.44
5/16/2013 SelectOne Enhanced Index Moderate	1,144,373.90	1,272,827.57
5/16/2013 SelectOne Enhanced Index Ultra Conservative	23,273.31	23,853.13
5/16/2013 SelectOne Enhanced Index Very Aggressive	140,066.98	149,068.20
5/16/2013 SelectOne Enhanced Index Very Conservative	664.27	673.38
Tactical Allocation		
1/12/2012 Fidelity Global Strategies	5,336.60	5,142.45
1/6/2012 Ivy Asset Strategy	21,609.73	24,342.86
2/25/2010 Ivy Asset Strategy	93,364.89	98,515.13
4/17/2009 Leuthold Core Investment	165,369.84	204,023.98
1/12/2012 PIMCO All Asset	8,384.31	8,166.07
Equity Income		
4/26/2010 Henderson Global Fds Global Eq Incm I	16,401.40	18,138.03

Commodities		
2/27/2014 PIMCO CommoditiesPLUS Strategy	41,887.41	29,269.42
Small Blend		
5/5/2011 Fidelity Comwlth Tr Smlcap Discvr Fd	13,172.08	17,051.34
Long/Short		
4/17/2007 Diamond Hill Long/Short	167,378.99	223,932.30
1/12/2012 Eaton Vance Risk Managed Option Income	4,350.28	4,945.97
10/25/2011 Gateway	21,083.90	23,601.29
Large Cap Blend		
8/16/2011 Dreyfus Appreciation	227,714.73	292,876.70
3/9/2011 Fidelity Select Portf Chems Portfolio	5,013.65	7,062.45
6/18/2007 JP Morgan US Large Cap Core Plus	135,235.98	207,385.42
5/16/2013 Vanguard Index Fds 500 Index Admr	134,244.63	660,154.90
5/16/2013 Vanguard Index Fds Grw Index Admr	31,380.68	36,747.06
Mid Cap Blend		
1/6/2012 Weitz Hickory	13,503.91	19,588.58
Large Cap Growth		
5/6/2003 American Funds Growth Fund	54,603.79	92,481.12
5/6/2003 American Funds Growth Fund	219,671.54	339,211.93
3/20/2008 Columbia Fds Ser Tr Mars 21st Cn C	7,832.26	13,927.67
1/4/2010 Fidelity Charles Str Asset Mngr 85%	3,593.89	4,746.61
8/26/2014 Fidelity Contrafun New Insights I	17,977.84	16,895.06
9/17/2013 Goldman Sschs Tr Rising Divgrw C	225,330.25	274,863.03
3/20/2008 Putnam Health Science Tr M	20,428.11	26,301.62
3/15/2005 T. Rowe Price Growth Stock	223,243.06	335,844.26
3/31/2011 Vanguard Health Care	64,783.68	85,249.90
Large Cap Value		
5/18/2012 American Beacon Large Cap Value	182,059.09	246,856.63
5/16/2013 American Funds Washington Mutual	81,171.32	89,488.73
11/9/2006 American Funds Washington Mutual	201,148.30	301,830.14
5/27/2003 Dodge & Cox Stock	396,475.94	665,091.29
1/4/2010 Fidelity Value	5,116.08	9,053.78
2/17/2012 Fundamental Investors	3,383.74	4,407.40
Mid Cap		
3/20/2008 First Eagle Fds Inc Gold Fd Cl C	7,794.67	4,189.09
3/20/2008 Goldman Sachs Mid Cap Value C	27,846.77	32,015.06
2/8/2012 JP Morgan Mid Cap Value S	12,928.93	17,985.63
3/25/2013 Legg Mason Partners Equity Tr Clrbr Tctdvnc C	142,929.13	155,848.79
3/20/2008 Munder Mid Cap Select II	9,597.70	13,291.06
Small Cap Growth		
3/20/2008 Eagle Mid Cap Gw C	54,906.92	90,179.17
3/20/2008 Goldman Sachs Small Cap Equity C	18,020.69	37,592.61
3/15/2005 Royce Value Plus	40,508.59	52,020.94
Small Cap Value		
1/31/2013 Berwyn Fd Inc Com	319,840.60	302,460.81
6/19/2007 Royce Premier Series	186,002.67	211,970.20
11/29/2012 T. Rowe Price Small Cap Value	62,024.29	70,811.80
5/16/2013 Vanguard Small Cap Value Index	38,277.58	45,583.80
Emerging Markets General		
3/19/2008 Templeton Develop Mkts Sh Ben Int Adv	7,995.75	6,301.76
Index		
5/16/2013 Vanguard Small Cap Growth Index	88,323.36	92,544.52
Real Estate		
1/4/2010 Fidelity Real Estate Investment	6,192.47	10,319.08
1/6/2012 Third Avenue Real Estate	11,258.52	17,291.63
9/1/2003 Undiscovered Managers Real Estate	25,083.00	24,980.29
Undefined		
5/24/2013 Pimco Fds Pac Invt Mgm Commd RI Str C	152,900.94	108,474.84
Loans		
10/5/2010 Eaton Vance Mut Fds Tr Fltg Rate Cl C	201,827.50	204,471.89
Health		
11/17/2011 Eaton Vance Growth Tr Wrldw Hltscl I	11,993.68	34,333.32
4/6/2011 Hartford Mut Fds Inc Globl Health I	11,422.19	22,464.81
Technology		
1/4/2012 Columbia Seligman Comms & Info Z	7,902.75	10,506.92

8/8/2008 Franklin Strategic Ser Biotechnology	9,164.55	21,471.74
12/5/2013 Ivy Fds Inc Sci & Tech I	39,220.45	41,338.24
Missing Industry Group		
7/6/2012 Aim Invt Fds Invsc Blrs All C	120,177.72	111,357.87
2/26/2014 GATEWAY TR GATEWAY FD C	183,458.48	188,925.32
8/26/2014 GOLDMAN SACHS TR RISNG DVGRINST	5,388.03	5,480.33
5/2/2014 Natixis Oakmark International C	97,527.77	87,743.58
3/13/2013 SECURITY INC FD FLTGRSTST INSTL	5,849.74	5,705.26
	13,787,409.26	16,391,641.84
ANNUITY - NO MATURITY		
12/31/2014 Jackson Life annuity #1013126093	47,490.20	47,490.20
12/31/2014 MetLife USA Variable Annuity #3200532941	150,594.10	150,594.10
12/31/2014 MetLife USA Variable Annuity #3205591637	225,176.57	225,176.57
	423,260.87	423,260.87
CASH VALUE OF LIFE INSURANCE		
12/31/2014 Nationwide Life	484,576.22	484,576.22
LOANS		
Participant Loans - Daily System, interest at 4.25%	664,792.57	664,792.57
9/26/2012 Raul Otero Loan, 4.25%, Due 8/31/17	19,883.72	19,883.72
	684,676.29	684,676.29
REAL ESTATE INV TRUST		
2/17/2012 Camden Property Tr Sbi	6,305.00	7,384.00
TOTAL PORTFOLIO	26,409,662.32	30,072,335.54

Plan Name _____ EIN: _____
Plan Sponsor's Name _____ PN: _____

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