# Form 5500

**Department of the Treasury**
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

# Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

**2014**

**This Form is Open to Public Inspection**

## Part I Annual Report Identification Information

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

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

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

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

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

## Part II Basic Plan Information—enter all requested information

**1a** Name of plan
SMITH PROTECTIVE MGMT 401K PLAN

**1b** Three-digit plan number (PN) ▶ 001

**1c** Effective date of plan 01/01/1999

**2a** Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)
SMITH PROTECTIVE MANAGEMENT INC.

4440 BELTWAY DR
ADDISON, TX 75001

**2b** Employer Identification Number (EIN)
75-2426028

**2c** Plan Sponsor's telephone number
972-960-7644

**2d** Business code (see instructions)
541600

**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 | TINA PEREYDA |
| | **Signature of plan administrator** | Date | Enter name of individual signing as plan administrator |
| **SIGN HERE** | | | |
| | **Signature of employer/plan sponsor** | Date | Enter name of individual signing as employer or plan sponsor |
| **SIGN HERE** | | | |
| | **Signature of DFE** | Date | Enter name of individual signing as DFE |

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

Preparer's telephone number (optional)

| | | |
|---|---|---|
| **3a** Plan administrator's name and address [X] Same as Plan Sponsor | **3b** Administrator's EIN | |
| | **3c** Administrator's telephone number | |
| **4** If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: | **4b** EIN | |
| **a** Sponsor's name | **4c** PN | |
| **5** Total number of participants at the beginning of the plan year | **5** | 505 |
| **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)** | 496 |
| **a(2)** Total number of active participants at the end of the plan year | **6a(2)** | 493 |
| **b** Retired or separated participants receiving benefits | **6b** | 0 |
| **c** Other retired or separated participants entitled to future benefits | **6c** | 9 |
| **d** Subtotal. Add lines **6a(2)**, **6b**, and **6c**. | **6d** | 502 |
| **e** Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. | **6e** | 0 |
| **f** Total. Add lines **6d** and **6e**. | **6f** | 502 |
| **g** Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) | **6g** | 44 |
| **h** Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested | **6h** | 0 |
| **7** Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) | **7** | |

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

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

**9a** Plan funding arrangement (check all that apply)

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

**9b** Plan benefit arrangement (check all that apply)

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

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

**a Pension Schedules**

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

**b General Schedules**

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

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

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

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

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

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

Receipt Confirmation Code_____

# SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

## Insurance Information

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

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

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

OMB No. 1210-0110

**2014**

**This Form is Open to Public Inspection**

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

**A** Name of plan
SMITH PROTECTIVE MGMT 401K PLAN

**B** Three-digit plan number (PN) ▶ 001

**C** Plan sponsor's name as shown on line 2a of Form 5500
SMITH PROTECTIVE MANAGEMENT INC.

**D** Employer Identification Number (EIN)
75-2426028

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

**1** Coverage Information:

**(a)** Name of insurance carrier

HARTFORD 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 |
| 06-0974148 | 88072 | GA-821920 | 44 | 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 |
|---|---|
| 4189 | 420 |

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

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

MERRILL LYNCH LIFE AGENCY INC
1400 MERRILL LYNCH DR BANK OF AMERI
PENNINGTON, NJ 08534

| (b) Amount of sales and base commissions paid | Fees and other commissions paid | | (e) Organization code |
|---|---|---|---|
| | (c) Amount | (d) Purpose | |
| 4189 | | | 3 |

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

MERRILL LYNCH, PIERCE, FENNER &
1400 MERRILL LYNCH DR
PENNINGTON, NJ 08534

| (b) Amount of sales and base commissions paid | Fees and other commissions paid | | (e) Organization code |
|---|---|---|---|
| | (c) Amount | (d) Purpose | |
| | 420 | SALES/MARKETING | 3 |

**(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 | 34808 |
| 5 | Current value of plan's interest under this contract in separate accounts at year end | 5 | 1051214 |

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

Specify nature of costs ▶

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

(3) ☐ other (specify) ▶

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

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

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

(3) ☐ guaranteed investment (4) ☒ other ▶ GROUP FUNDING AGREEMENT

| | | | | | |
|---|---|---|---|---|---|
| b | Balance at the end of the previous year | | | 7b | 32136 |
| c | Additions: (1) Contributions deposited during the year | 7c(1) | 1299 | | |
| | (2) Dividends and credits | 7c(2) | | | |
| | (3) Interest credited during the year | 7c(3) | 564 | | |
| | (4) Transferred from separate account | 7c(4) | 610 | | |
| | (5) Other (specify below) | 7c(5) | 324 | | |
| | ▶ LOAN PYMT | | | | |
| | (6) Total additions | | | 7c(6) | 2797 |
| d | Total of balance and additions (add lines **7b** and **7c(6)**). | | | 7d | 34933 |
| e | Deductions: | | | | |
| | (1) Disbursed from fund to pay benefits or purchase annuities during year | 7e(1) | 0 | | |
| | (2) Administration charge made by carrier | 7e(2) | 4 | | |
| | (3) Transferred to separate account | 7e(3) | 0 | | |
| | (4) Other (specify below) | 7e(4) | 121 | | |
| | ▶ LOAN W/D | | | | |
| | (5) Total deductions | | | 7e(5) | 125 |
| f | Balance at the end of the current year (subtract line **7e(5)** from line **7d**) | | | 7f | 34808 |

## 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) | Service Provider Information | OMB No. 1210-0110 |
|---|---|---|
| Department of the Treasury<br>Internal Revenue Service<br>Department of Labor<br>Employee Benefits Security Administration<br>Pension Benefit Guaranty Corporation | This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).<br>▶ **File as an attachment to Form 5500.** | **2014**<br>**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
SMITH PROTECTIVE MGMT 401K PLAN

**B** Three-digit plan number (PN) ▶ 001

**C** Plan sponsor's name as shown on line 2a of Form 5500
SMITH PROTECTIVE MANAGEMENT INC.

**D** Employer Identification Number (EIN)
75-2426028

## Part I Service Provider Information (see instructions)

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

### 1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

MASSMUTUAL LIFE INSURANCE CO.

04-1590850

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 15 23 37 38 50 54 55 59 60 62 63 64 65 66 99 | NONE | 515 | Yes [X] No [ ] | Yes [X] No [ ] | 0 | Yes [X] No [ ] |

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

RELIANCE TRUST COMPANY

58-1428634

| (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? |
|---|---|---|---|---|---|---|
| 25 99 | NONE | 0 | Yes [X] No [ ] | Yes [ ] No [X] | 400 | Yes [ ] No [X] |

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

MESIROW FINANCIAL INVESTMENT MANAGE

36-3429599

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 27 49 | NONE | 0 | Yes [X] No [ ] | Yes [ ] No [X] | 29 | Yes [ ] No [X] |

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

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

| **(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 |
|---|---|---|
| MASSMUTUAL LIFE INSURANCE CO. | 15 23 37 38 50 54 55 59 60 62 63 64 65 66 99 | 0 |

| **(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. |
|---|---|
| SEE ATTACHED<br><br>04-1590850 | SEE ATTACHED |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| RELIANCE TRUST COMPANY | 25 99 | 400 |

| **(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. |
|---|---|
| MASSACHUSETTS MUTUAL LIFE INSURANCE<br><br>04-1590850 | SEE ATTACHED |

| **(a)** Enter service provider name as it appears on line 2 | **(b)** Service Codes (see instructions) | **(c)** Enter amount of indirect compensation |
|---|---|---|
| MESIROW FINANCIAL INVESTMENT MANAGE | 27 49 | 29 |

| **(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. |
|---|---|
| MASSACHUSETTS MUTUAL LIFE INSURANCE<br><br>04-1590850 | SEE ATTACHED |

## Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

# SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

## DFE/Participating Plan Information

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

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

OMB No. 1210-0110

**2014**

**This Form is Open to Public Inspection.**

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

**A** Name of plan
SMITH PROTECTIVE MGMT 401K PLAN

**B** Three-digit plan number (PN) ▶ 001

**C** Plan or DFE sponsor's name as shown on line 2a of Form 5500
SMITH PROTECTIVE MANAGEMENT INC.

**D** Employer Identification Number (EIN)
75-2426028

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

**a** Name of MTIA, CCT, PSA, or 103-12 IE: SEPARATE ACCOUNT 401

**b** Name of sponsor of entity listed in (a): HARTFORD LIFE INSURANCE COMPANY

| **c** EIN-PN | **d** Entity code | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|---|---|---|
| 06-0974148-000 | P | 1051214 |

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

## Financial Information

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

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

OMB No. 1210-0110

**2014**

**This Form is Open to Public Inspection**

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

**A** Name of plan
SMITH PROTECTIVE MGMT 401K PLAN

**B** Three-digit plan number (PN) ▶ 001

**C** Plan sponsor's name as shown on line 2a of Form 5500
SMITH PROTECTIVE MANAGEMENT INC.

**D** Employer Identification Number (EIN)
75-2426028

## Part I Asset and Liability Statement

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

| Assets | | (a) Beginning of Year | (b) End of Year |
|---|---|---|---|
| **a** Total noninterest-bearing cash | 1a | | |
| **b** Receivables (less allowance for doubtful accounts): | | | |
| **(1)** Employer contributions | 1b(1) | | |
| **(2)** Participant contributions | 1b(2) | | |
| **(3)** Other | 1b(3) | | |
| **c** General investments: | | | |
| **(1)** Interest-bearing cash (include money market accounts & certificates of deposit) | 1c(1) | 0 | 0 |
| **(2)** U.S. Government securities | 1c(2) | | |
| **(3)** Corporate debt instruments (other than employer securities): | | | |
| **(A)** Preferred | 1c(3)(A) | | |
| **(B)** All other | 1c(3)(B) | 0 | 0 |
| **(4)** Corporate stocks (other than employer securities): | | | |
| **(A)** Preferred | 1c(4)(A) | | |
| **(B)** Common | 1c(4)(B) | 0 | 0 |
| **(5)** Partnership/joint venture interests | 1c(5) | | |
| **(6)** Real estate (other than employer real property) | 1c(6) | | |
| **(7)** Loans (other than to participants) | 1c(7) | | |
| **(8)** Participant loans | 1c(8) | 57160 | 47850 |
| **(9)** Value of interest in common/collective trusts | 1c(9) | 0 | 0 |
| **(10)** Value of interest in pooled separate accounts | 1c(10) | 0 | 0 |
| **(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) | 1000280 | 1051215 |
| **(14)** Value of funds held in insurance company general account (unallocated contracts) | 1c(14) | 32136 | 34808 |
| **(15)** Other | 1c(15) | 0 | 0 |

| | | | (a) Beginning of Year | (b) End of Year |
|---|---|---|---|---|
| **1d** | Employer-related investments: | | | |
| | **(1)** Employer securities | 1d(1) | 0 | 0 |
| | **(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 | 1089576 | 1133873 |
| | **Liabilities** | | | |
| **g** | Benefit claims payable | 1g | | |
| **h** | Operating payables | 1h | | |
| **i** | Acquisition indebtedness | 1i | | |
| **j** | Other liabilities | 1j | | |
| **k** | Total liabilities (add all amounts in lines 1g through1j) | 1k | 0 | 0 |
| | **Net Assets** | | | |
| **l** | Net assets (subtract line 1k from line 1f) | 1l | 1089576 | 1133873 |

## Part II Income and Expense Statement

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

| | Income | | (a) Amount | (b) Total |
|---|---|---|---|---|
| **a** | **Contributions:** | | | |
| | **(1)** Received or receivable in cash from: **(A)** Employers | 2a(1)(A) | 0 | |
| | **(B)** Participants | 2a(1)(B) | 52392 | |
| | **(C)** Others (including rollovers) | 2a(1)(C) | 0 | |
| | **(2)** Noncash contributions | 2a(2) | | |
| | **(3)** Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)** | 2a(3) | | 52392 |
| **b** | **Earnings on investments:** | | | |
| | **(1)** Interest: | | | |
| | **(A)** Interest-bearing cash (including money market accounts and certificates of deposit) | 2b(1)(A) | 0 | |
| | **(B)** U.S. Government securities | 2b(1)(B) | | |
| | **(C)** Corporate debt instruments | 2b(1)(C) | | |
| | **(D)** Loans (other than to participants) | 2b(1)(D) | | |
| | **(E)** Participant loans | 2b(1)(E) | 2104 | |
| | **(F)** Other | 2b(1)(F) | 564 | |
| | **(G)** Total interest. Add lines **2b(1)(A)** through **(F)** | 2b(1)(G) | | 2668 |
| | **(2)** Dividends: **(A)** Preferred stock | 2b(2)(A) | | |
| | **(B)** Common stock | 2b(2)(B) | 0 | |
| | **(C)** Registered investment company shares (e.g. mutual funds) | 2b(2)(C) | | |
| | **(D)** Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)** | 2b(2)(D) | | 0 |
| | **(3)** Rents | 2b(3) | | |
| | **(4)** Net gain (loss) on sale of assets: **(A)** Aggregate proceeds | 2b(4)(A) | | |
| | **(B)** Aggregate carrying amount (see instructions) | 2b(4)(B) | | |
| | **(C)** Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result | 2b(4)(C) | | 0 |
| | **(5)** Unrealized appreciation (depreciation) of assets: **(A)** Real estate | 2b(5)(A) | | |
| | **(B)** Other | 2b(5)(B) | 0 | |
| | **(C)** Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)** | 2b(5)(C) | | 0 |

| | | (a) Amount | (b) Total |
|---|---|---|---|
| (6) Net investment gain (loss) from common/collective trusts | 2b(6) | | 0 |
| (7) Net investment gain (loss) from pooled separate accounts | 2b(7) | | 47638 |
| (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) | | 0 |
| **c** Other income | 2c | | 0 |
| **d** Total income. Add all **income** amounts in column (b) and enter total | 2d | | 102698 |
| **Expenses** | | | |
| **e** Benefit payment and payments to provide benefits: | | | |
| (1) Directly to participants or beneficiaries, including direct rollovers | 2e(1) | 53947 | |
| (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) | | 53947 |
| **f** Corrective distributions (see instructions) | 2f | | 3939 |
| **g** Certain deemed distributions of participant loans (see instructions) | 2g | | 0 |
| **h** Interest expense | 2h | | |
| **i** Administrative expenses: (1) Professional fees | 2i(1) | | |
| (2) Contract administrator fees | 2i(2) | | |
| (3) Investment advisory and management fees | 2i(3) | | |
| (4) Other | 2i(4) | 515 | |
| (5) Total administrative expenses. Add lines **2i(1)** through **(4)** | 2i(5) | | 515 |
| **j** Total expenses. Add all **expense** amounts in column (b) and enter total | 2j | | 58401 |
| **Net Income and Reconciliation** | | | |
| **k** Net income (loss). Subtract line **2j** from line **2d** | 2k | | 44297 |
| **l** Transfers of assets: | | | |
| (1) To this plan | 2l(1) | | 0 |
| (2) From this plan | 2l(2) | | 0 |

## Part III Accountant's Opinion

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

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

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

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

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

**(1)** Name: CORNWELL JACKSON, PLLC **(2)** EIN: 27-4461251

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

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

## Part IV Compliance Questions

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

During the plan year:

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

| | | | Yes | No | Amount |
|---|---|---|---|---|---|
| c | Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.) | 4c | | X | |
| d | Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.) | 4d | | X | |
| e | Was this plan covered by a fidelity bond? | 4e | X | | 150000 |
| f | Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? | 4f | | X | |
| g | Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser? | 4g | | X | |
| h | Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser? | 4h | | X | |
| i | Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.) | 4i | X | | |
| j | Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.) | 4j | | X | |
| k | Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? | 4k | | X | |
| l | Has the plan failed to provide any benefit when due under the plan? | 4l | | X | |
| m | If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) | 4m | | X | |
| n | If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3. | 4n | | | |

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

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

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

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

## Part V Trust Information (optional)

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

# SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

## Retirement Plan Information

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

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

OMB No. 1210-0110

**2014**

**This Form is Open to Public Inspection.**

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

**A** Name of plan
SMITH PROTECTIVE MGMT 401K PLAN

**B** Three-digit plan number (PN) ▶ 001

**C** Plan sponsor's name as shown on line 2a of Form 5500
SMITH PROTECTIVE MANAGEMENT INC.

**D** Employer Identification Number (EIN)
75-2426028

## 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): 06-0974148

**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 | 0

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

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

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

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

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

**6 a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) ..... | 6a | 0

**b** Enter the amount contributed by the employer to the plan for this plan year ..... | 6b | 0

**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 | 0

**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):

Financial Statements and Supplemental Schedule
Smith Protective Management, Inc. 401(k) Plan
*As of December 31, 2014 and 2013*

Smith Protective Management, Inc.
401(k) Plan

Financial Statements

As of December 31, 2014 and 2013

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***** All other schedules required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable or the required information is shown in the financial statements or notes thereto.

CORNWELL JACKSON
CERTIFIED PUBLIC ACCOUNTANTS

# ***Report of Independent Auditors***

To the Participants and Plan Administrator,
Smith Protective Management, Inc. 401(k) Plan

***Report on the Financial Statements***
We were engaged to audit the accompanying financial statements of the Smith Protective Management, Inc. 401(k) Plan, which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

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

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

***Basis for Disclaimer of Opinion***
As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Massachusetts Mutual Life Insurance Company on behalf of Hartford Life Insurance Company, the custodian of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the custodian as of and for the years ended December 31, 2014 and 2013, that the information provided to the plan administrator by the custodian is complete and accurate.

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

***Other Matter***

We were engaged for the purpose of forming an opinion on the financial statements as a whole. The supplemental Schedule H, Line 4i – Schedule of Assets (Held at End of Year), which is the responsibility of plan management, is presented for the purpose of additional analysis and is not a required part of the financial statements but is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, it is inappropriate to and we do not express an opinion on the supplemental schedules referred to above.

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

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

Cornwell Jackson, PLLC

Plano, Texas
October 2, 2015

| Statements of Net Assets Available For Benefits<br>As of December 31, | **2014** | 2013 |
|---|---|---|
| **Assets:** | | |
| Participant-directed investments, at fair value: | | |
| Pooled separate accounts | **$ 1,051,215** | $ 1,000,280 |
| Fixed income account | **34,808** | 32,136 |
| Total investments | **1,086,023** | 1,032,416 |
| Receivables: | | |
| Participant contributions | **3,243** | - |
| Notes receivable from participants | **47,850** | 57,160 |
| Total receivables | **51,093** | 57,160 |
| Total assets | **1,137,116** | 1,089,576 |
| **Liabilities:** | | |
| Corrective distribution payable | **3,353** | 3,489 |
| Total liabilities | **3,353** | 3,489 |
| **Net assets available for benefits** | **$ 1,133,763** | $ 1,086,087 |

Statement of Changes in Net Assets Available For Benefits
For the Year Ended December 31, **2014**

| | | |
|---|---|---|
| **Additions:** | | |
| Investment income: | | |
| Net appreciation in pooled separate accounts | **$** | **47,638** |
| Interest and other income | | **564** |
| Total investment income | | **48,202** |
| Interest income from notes receivable from participants | | **2,104** |
| Contributions: | | |
| Participant contributions | | **55,635** |
| Total contributions | | **55,635** |
| Total additions | | **105,941** |
| **Deductions:** | | |
| Benefits paid to participants | | **54,397** |
| Administrative expenses | | **515** |
| Corrective distributions | | **3,353** |
| Total deductions | | **58,265** |
| Net increase | | **47,676** |
| **Net assets available for benefits** | | |
| Beginning of year | | **1,086,087** |
| End of year | **$** | **1,133,763** |

NOTES TO FINANCIAL STATEMENTS
*As of December 31, 2014 and 2013*

## 1. Description of Plan

The following brief description of the Smith Protective Management, Inc. 401(k) Plan (the "Plan") is provided as general information only. Participants should refer to the Plan document for a more comprehensive description of the Plan's provisions.

**General**
The Plan is a defined contribution plan available to all employees of Smith Protective Management, Inc. (the "Company" or "Plan Sponsor"), who have reached 21 years of age and completed 1,000 hours of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

**Contributions**
Participants may make elective contributions between 1% and 50% of their pre-tax compensation for the contribution period. Furthermore, instead of or in addition to the participant's elective contribution on pre-tax compensation, a participant may elect to contribute to the Plan part or all of bonus compensation rather than receiving cash. In these circumstances, a participant's total contribution may exceed 50% of the participating employee's pre-tax compensation for the contribution period due to the election of the participant to contribute part or all of bonus compensation to the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Participant contributions are subject to Internal Revenue Service ("IRS") limitations.

The Company, at the discretion of its Board of Directors, may contribute to the Plan a percentage of each participant's before-tax contribution and may also contribute an additional amount to be credited to all participants in the same proportion of each participant's salary to the total salary of all participants. The Company's percentage contributions and additional Company contributions are credited to the accounts of participants who are employed by the Company on December 31 of the Plan year. No Company contributions were made for the years ended December 31, 2014 and 2013.

**Participant Accounts**
Each participant's account is credited with the participant's contributions, allocations of investment earnings and the participant's allocation of any Company contributions. Participant accounts are also charged with an allocation of certain administrative expenses. Contributions and earnings are allocated among investment options as selected by the participant

**Vesting**
Participants are immediately vested in their deferral contributions plus actual earnings thereon. The Company matching contributions, earnings thereon, and any additional discretionary Company contributions vest 20 percent after two years plus 20 percent for each additional year of credited service. A participant is 100 percent vested after six years of credited service.

NOTES TO FINANCIAL STATEMENTS
*As of December 31, 2014 and 2013*

## 1. Description of Plan (continued)

**Notes Receivable from Participants**
Participants may borrow from their accounts a minimum of $1,000 up to a maximum of the lesser of $50,000 or 50 percent of their vested account balance. Loans are collateralized by the participant's account balance and bear interest at a fixed rate based on the prevailing rate on the date of funding. Principal repayments and the interest on outstanding balances are deducted ratably from the participant's pay.

**Payments of Benefits**
Upon termination of service due to death, disability or retirement, a participant may elect to receive an amount equal to the value of the participant's vested interest in his or her account, in the form of a lump sum, partial payment or via periodic installments. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account in a lump-sum distribution or via period installment payments, subject to minimum balance distribution requirements. A participant may withdraw part of the vested interest in his or her account upon attainment of age 59 1/2, subject to Plan provisions.

**Forfeitures**
The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Forfeited balances of terminated participants' non-vested accounts may be used to reduce future administrative expenses or Company contributions. During the year ended December 31, 2014, no forfeitures were used to reduce administrative expenses. At December 31, 2014 and 2013, there were no unallocated forfeited accounts available to offset future administrative expenses or Company contributions.

## 2. Summary of Significant Accounting Policies

**Basis of Accounting**
The accompanying financial statements of the Plan are presented on the accrual basis of accounting in accordance with accounting principles general accepted in the United States of America.

**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.

**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. See Note 5 for a discussion of fair value measurements.

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

## 2. Summary of Significant Accounting Policies (continued)

**Notes Receivable from Participants**
Notes receivable from participants represent loans and are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recognized on the accrual basis. No allowance for credit losses has been recorded as of December 31, 2014 and 2013. If the participant ceases to make benefit payments 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**
Certain expenses of maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participants' accounts and are included in administrative expenses. Investment related expenses are included in appreciation of fair value of investments.

**Subsequent Events**
Subsequent events have been evaluated through the date of the report of independent auditors, the date these financial statements were issued. There were no material subsequent events that required recognition or additional disclosure in these financial statements.

## 3. Information Certified by the Custodian (unaudited)

The Company elected the method of compliance permitted by 29 CFR 2520.103-5(c) of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the following information included in the accompanying financial statements and supplemental schedule has been prepared and certified by the custodian as being complete and accurate:

| **As of December 31,** | | **2014** | | 2013 |
|---|---|---|---|---|
| Pooled separate accounts | **$** | **1,051,215** | $ | 1,000,280 |
| Fixed income account | | **34,808** | | 32,136 |
| Total investments | **$** | **1,086,023** | $ | 1,032,416 |
| | | | | |
| Notes receivable from participants | **$** | **47,850** | $ | 57,160 |

| **As of December 31,** | | **2014** |
|---|---|---|
| Net appreciation in pooled separate accounts | **$** | **47,638** |
| Interest and other income | | **564** |
| Interest income from notes receivable from participants | | **2,104** |

## 4. Investments

The fair value of investments that represent 5 percent or more of the Plan's net assets available for benefits as of December 31, 2014 and 2013 are summarized as follows:

| **As of December 31,** | **2014** | 2013 |
|---|---|---|
| PIMCO Total Return R | **$ 95,643** | $ 87,672 |
| Blackrock Lifepath 2020 A | **113,539** | 127,444 |
| Blackrock Lifepath 2030 A | **61,159** | 62,172 |
| Blackrock Lifepath 2040 A | **90,490** | 82,515 |
| Franklin Templeton High Income R | **67,863** | 64,140 |
| AllianzGI NFJ Dividend Value R | **143,646** | 125,429 |
| Nuveen Equity Index R3 | **89,843** | 76,096 |
| MFS Growth R2 | **60,262** | 55,502 |

**Fixed Income Account**
The Plan has entered into a group variable funding agreement with Hartford Life Insurance Company ("Hartford Life"). Under this group variable funding agreement, Plan participants may invest any portion of their account balance in the Fixed Income Account, which is backed by Hartford Life's general account. Amounts allocated to the Fixed Income Account earn interest at the higher of the minimum guaranteed interest rate under the contract or the current declared interest rate established and declared in advance by Hartford Life. The minimum guaranteed interest rate, as defined by the variable funding agreement, is re-determined annually so that it equals an annual effective rate of the lesser of (a) and (b), but not less than (c), where:

(a) equals 3 percent, and
(b) equals the average of the five-year constant maturity treasury rate reported by the federal reserve using the most recent 12 month-end values ending on the October 31st prior to the re-determination date rounded to the nearest 0.05%, minus 1.25%, and
(c) equals 1%

Interest rates are declared prior to the beginning of a calendar quarter and are applicable to all contributions received in that quarter as well as money contributed or transferred into the Fixed Income Account prior to the beginning of the calendar quarter. Contributions continue to earn interest at the quarterly declared interest rate until the end of that calendar year. For each subsequent calendar year, a participant's investment in the Fixed Income Account will earn interest at the declared interest rate for that calendar year.

The quarterly rates established and declared in advance by Hartford Life are based on historical contributions and withdrawals, current market conditions, the Fixed Income Account's investment portfolio turnover, and estimated contributions and withdrawals for the upcoming quarter.

For the year ended December 31, 2014, the average yield earned by the Fixed Income Account was 1.67%. The declared interest rate as of December 31, 2014 was 1.70%.

**4. Investments (continued)**

Funds allocated to the Fixed Income Account are placed in the Hartford Life's general account where they are invested in accordance with Hartford Life's investment policy. The objective of Hartford Life's investment policy is to maximize long-term, risk-adjusted returns. Hartford Life's general account assets are predominately fixed-income investments (bonds, mortgages, and private placements). The quality of these investments is high.

Generally, transfers from the Fixed Income Account to other investment options offered by the Plan are permitted. Transfers from the Fixed Income Account may be limited should Hartford Life determine, at its sole discretion, that the exercise of a transfer by a participant is or would be to the disadvantage of other participants. Transfer from the Fixed Income Account to any competing investment options, as defined by the group variable funding agreement, will not be permitted.

The participant has the option of receiving contract value upon separation of service, retirement, minimum distribution, hardship withdrawal, death, and transfers to other investment options as approved by Hartford Life. If the Company were to request liquidation of the contract, surrender and/or market value adjustments might apply. An adjustment to contract value of this investment could occur if the plan sponsor were to discontinue the contract without advance notice.

Fully benefit-responsive investment contracts held by a defined-contribution plan are required to be reported at fair value. Contract value, however, is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. Contract value for the Fixed Income Account is the sum of any deposits to the account plus any interest credited less any withdrawals, charges or expenses. As participant-directed transactions occur at contract value and as the contract does not have a set maturity date, nor is it tradable or assignable, the asset custodian believes that contract value of the Fixed Income Account approximates fair value. Therefore, no adjustment from fair value to contract value has been recorded.

**5. Fair Value Measurements**

The fair value hierarchy prioritizes the inputs used to measure fair value, giving the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 inputs) and the lowest priority to unobservable inputs (level 3 inputs).

The three levels of the fair value hierarchy are described below:

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

**5. Fair Value Measurements (continued)**

Level 2 Inputs to the valuation methodology include:

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

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

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

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

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

*Pooled separate accounts:* Valued at the net asset value (or unit value) of the units held by the Plan at year-end based on information reported by the custodian. The NAV of each of the separate accounts is calculated in a manner consistent with the U.S. GAAP for investment companies and is determinative of their fair value and represent the price at which the Plan would be able to initiate a transaction. Several of the separate accounts invest in publicly quoted mutual funds or actively managed stocks. Some of the separate accounts also invest in fixed income securities. The fair value of the underlying mutual funds or stocks and of the underlying securities, which is based on quoted prices of similar assets, is used to determine the NAV of the separate account which is not publicly traded. Investments in these funds can be redeemed daily upon request. There were no significant unfunded commitments as of December 31, 2014 and 2013.

*Fixed income account*: Valued at contract value, which approximates fair value. Contract value is the sum of any deposits to the account plus any interest credited less any withdrawals, charges or expenses.

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

## 5. Fair Value Measurements (continued)

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

| | Level 1 | Level 2 | Level 3 | Total |
|---|---|---|---|---|
| Pooled separate accounts: | | | | |
| Fixed income (1) | $ - | $ 259,021 | $ - | $ 259,021 |
| Asset allocation (2) | - | 304,784 | - | 304,784 |
| Large cap value (3) | - | 143,646 | - | 143,646 |
| Large cap growth (4) | - | 150,105 | - | 150,105 |
| Small/mid/specialty (5) | - | 92,731 | - | 92,731 |
| Global/international (6) | - | 100,928 | - | 100,928 |
| Total pooled separate accounts | - | 1,051,215 | - | 1,051,215 |
| Fixed income account | - | 34,808 | - | 34,808 |
| Total assets at fair value | $ - | $ 1,086,023 | $ - | $ 1,086,023 |

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

| | Level 1 | Level 2 | Level 3 | Total |
|---|---|---|---|---|
| Pooled separate accounts: | | | | |
| Fixed income (1) | $ - | $ 239,844 | $ - | $ 239,844 |
| Asset allocation (2) | - | 320,695 | - | 320,695 |
| Large cap value (3) | - | 125,429 | - | 125,429 |
| Large cap growth (4) | - | 131,598 | - | 131,598 |
| Small/mid/specialty (5) | - | 86,480 | - | 86,480 |
| Global/international (6) | - | 96,234 | - | 96,234 |
| Total pooled separate accounts | - | 1,000,280 | - | 1,000,280 |
| Fixed income account | - | 32,136 | - | 32,136 |
| Total assets at fair value | $ - | $ 1,032,416 | $ - | $ 1,032,416 |

(1) Fixed income funds invest primarily in bonds, or debt of a company or government entity (including U.S. and non-U.S.).

(2) Asset allocation funds invest primarily in a combination of funds that invest in U.S. stocks, international stocks, U.S. bonds and other fixed-income investments using asset allocation strategies based on a conservative, moderate or target date allocation methodology.

(3) Large cap value funds invest primarily in common stock and other equity securities of large size U.S. companies that pay or are expected to pay dividends.

(4) Large cap growth funds invest primarily in common stock of large size U.S. companies with the potential for growth.

(5) Small/mid/specialty funds invest primarily in common stock of small or midsize U.S. companies or the common stock of specialized U.S. companies.

(6) Global/international funds invest primarily in common stocks of issuers in Europe and the Pacific Basin.

## 6. Related Party Transactions

Parties-in-interest are defined under the Department of Labor regulations as any fiduciary of the Plan, and part rendering service to the Plan, the Company, and certain others. As such, transactions conducted by the custodian qualify as party-in-interest transactions.

## 7. Plan Termination

The Plan has been established with the intention that it will continue and be a permanent plan. However, although it has not expressed any intent to do so, the Company has the right under the Plan to terminate it at any time, subject to the provisions of ERISA. In the event the Plan terminates, participants would become fully vested in their account balances.

## 8. Tax Status

The Plan uses a volume submitter 401(k) savings plan document sponsored by PDS Advantage. PDS Advantage received a favorable opinion letter dated March 31, 2008, from the IRS stating that the volume submitter plan document satisfies the applicable provisions of the Internal Revenue Code ("IRC"). The Plan itself has not received a determination letter from the IRS. However, plan management believes the Plan, as adopted and amended, is operating within the guidelines of the IRC. Accordingly, no provision for federal income taxes has been provided in the accompanying financial statements.

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

## 9. Risks and Uncertainties

The Plan provides for various options in any combination of specified investments. The underlying investments may include stocks, bonds, fixed income securities, mutual funds and other investment securities. Such investments are exposed to various risks, such as interest rate, market and credit risk. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in the values of investment securities in the near term could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

## 10. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for plan benefits per the financial statements to the Form 5500:

| **As of December 31,** | **2014** | 2013 |
|---|---|---|
| Net assets available for plan benefits per the financial statements | **$ 1,133,763** | $ 1,086,087 |
| Less: participant contributions receivable | **(3,243)** | - |
| Add: corrective distribution payable | **3,353** | 3,489 |
| Net assets available for plan benefits per Form 5500 | **$ 1,133,873** | $ 1,089,576 |

The following is a reconciliation of the net increase per the financial statements to the Form 5500:

| **For the year ended December 31,** | **2014** |
|---|---|
| Net increase per the financial statements | **$ 47,676** |
| Add: current year corrective distribution payable | **3,353** |
| Less: current year participant contribution receivable | **(3,243)** |
| Less: prior year corrective distribution payable | **(3,489)** |
| Net increase per the Form 5500 | **$ 44,297** |

Supplemental Schedule
Smith Protective Management, Inc. 401(k) Plan
*As of December 31, 2014*

Schedule H, Line 4i
Schedule of Assets (Held at End of Year) EIN: 75-2426028
December 31, 2014 Plan Number: 001

| (a) | (b) Identity of issue, borrower, lessor, or similar party | (c) Description of investment, including maturity date, rate of interest, collateral, par, or maturity value | (e) Current value |
|---|---|---|---|
| | **Fixed Income Account** | | |
| * | Hartford Life Insurance Company | Fixed Income Account | $ 34,808 |
| | **Pooled Separate Accounts:** | | |
| * | Hartford Life Insurance Company | PIMCO Total Return R | $ 95,643 |
| * | Hartford Life Insurance Company | MFS Research International R2 | 18,154 |
| * | Hartford Life Insurance Company | Blackrock Lifepath 2020 A | 113,539 |
| * | Hartford Life Insurance Company | Blackrock Lifepath 2030 A | 61,159 |
| * | Hartford Life Insurance Company | Blackrock Lifepath 2040 A | 90,490 |
| * | Hartford Life Insurance Company | Blackrock Lifepath Retirement A | 36,646 |
| * | Hartford Life Insurance Company | Invesco Real Estate R | 6,270 |
| * | Hartford Life Insurance Company | American Funds Capital World Growth and Income R1 | 56,005 |
| * | Hartford Life Insurance Company | The Hartford Inflation Plus R3 | 47,644 |
| * | Hartford Life Insurance Company | Franklin Templeton High Income R | 67,863 |
| * | Hartford Life Insurance Company | MFS Government Securities R2 | 47,871 |
| * | Hartford Life Insurance Company | AllianzGI NFJ Dividend Value R | 143,646 |
| * | Hartford Life Insurance Company | Victory Small Company Opportunity R | 16,714 |
| * | Hartford Life Insurance Company | Blackrock Lifepath 2050 A | 2,950 |
| * | Hartford Life Insurance Company | JPMorgan Small Cap Growth R2 | 37,531 |
| * | Hartford Life Insurance Company | Oppenheimer Developing Markets N | 26,769 |
| * | Hartford Life Insurance Company | Nuveen Equity Index R3 | 89,843 |
| * | Hartford Life Insurance Company | Nuveen Mid Cap Index R3 | 32,216 |
| * | Hartford Life Insurance Company | MFS Growth R2 | 60,262 |
| | | | 1,051,215 |
| | | Total assets held for investment purposes | 1,086,023 |
| | **Participant loans:** | | |
| * | Participant Loans Fund | Interest rates of 4.25% with maturity dates ranging from June 2015 to July 2019 | $ 47,850 |

* Column (a) indicates each identified person/entity known to be a party in interest.

Note: Column (d) - Historical cost information is not provided as all investments are participant directed.

Note: The information presented has been certified by Massachusetts Mutual Life insurance Company on behalf of Hartford Life Insurance Company as permitted by 29 CFR 2520.103-5(c) of the Department of Labor's Rules and Regulations for Reporting and Disclosure.

# Fee and Compensation Disclosure Report

This document is intended to assist a plan administrator ("you") in completing the Form 5500 Schedule C[1] by identifying different types of compensation paid with respect to the product utilized by your plan.

As permitted under the Schedule C rules, compensation is disclosed in the attached report as an actual dollar amount, an estimate or a formula or rate.

- Where an actual dollar amount of compensation is disclosed, no further notation regarding compensation calculations is generally provided.
- Where an estimate of the compensation amount is disclosed, we have used a reasonable method to arrive at the estimate and we have described the method used to arrive at the estimated amount.
- Where a formula or rate is provided to report compensation, we have used a reasonable method to arrive at the estimate and we have described the method used to arrive at the estimated amount. This formula or rate may be disclosed to describe the compensation to which it applies under the Schedule C rules. Alternatively, for purposes of Schedule C disclosure or in connection with your fiduciary review of the compensation paid with respect to the services, products and investment options utilized by the plan, you may calculate and disclose an actual or estimated dollar amount by multiplying the rate by the total assets to which it applies.

**Please note that, unless otherwise indicated in the descriptions contained in this report, direct compensation is presented on a plan year basis 01/01/2014 - 12/31/2014 and indirect compensation is presented on a calendar year basis ending 12/31/2014.**

This report includes compensation actually paid to or by MassMutual within the indicated plan year as part of your MassMutual-serviced product. *(Note: If the plan year period or plan year end indicated in this Schedule C reporting package is incorrect, please notify your MassMutual customer service representative immediately).* This report does not include amounts deducted from plan assets and paid to third parties (other than MassMutual). In addition, the report does not include compensation related to investments held by the plan that are not serviced on our recordkeeping system. You should contact your other service providers for reportable compensation information. You may also receive information on the compensation reported here from other service providers as is described below.

Please note that we have provided suggested service codes with respect to services provided through our product. Please review all Schedule C and other Form 5500 materials with your experienced benefits counsel and other professionals to determine the most appropriate codes for your plan. In addition, please note that because plans with fewer than 100 participants (as of the beginning of the plan year) are generally not required to file Schedule C, you should refer to the instructions provided by the IRS for Schedule C and/or review the applicability of Schedule C to your plan with your experienced tax/benefits counsel, to determine whether it is necessary for the plan to report the information contemplated by this report.

**Please contact your MassMutual Service Team should you require additional information regarding the compensation paid to or by MassMutual with respect to your plan.**

*********

**Information provided in this document and related materials we provide are not intended to be and shall not be deemed tax advice, tax form preparation services, legal advice, advice to plans regarding compliance with ERISA reporting compliance, or accounting or other professional services. As described above, the information contained in this report may not cover all of the compensation received by the plan's service providers. We strongly encourage you to review all Schedule C and other Form 5500 materials with experienced benefits counsel and other professionals.**

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[1]Please refer to the Schedule C of the Form 5500 and its instructions (available at: http://www.dol.gov/ebsa/5500main.html), and please confer with experienced benefits counsel and other professionals, to determine the applicability of Schedule C to your plan.

# FORM 5500 SCHEDULE C REPORT
# SCHEDULE C, LINE 2(h) AND LINE 3(e) FORMULA DESCRIPTION

## SMITH PROTECTIVE MGMT 401K PLAN (821920)
## EIN #: 75-2426028

***Please note that, unless otherwise indicated in the descriptions contained in this report, direct compensation is presented on a plan year basis 01/01/2014 - 12/31/2014 and indirect compensation is presented on a calendar year basis ending 12/31/2014.***

***For use with lines 2(h), 3(c), 3(d), 3(e)***

***Total Direct Compensation Paid*** **$515.00**

The total amount identified above reflects all fees deducted from plan assets at the plan administrator's direction for the plan year. Service providers which have received portions of these direct fees are listed below, along with the amount of fees they received. Please note that if there is a discrepancy between the total direct fees reported above and the sum of the direct fees reported below, you should contact your other service providers or your plan records to identify the recipient(s) of the fees and any other information relevant to your Schedule C filing.

***Recipient: Massachusetts Mutual Life Insurance Company EIN: 04-1590850***

**Service Codes: 15, 23, 37, 38, 54, 55, 59, 60, 62, 63, 64, 65, 66, 99, 50 (if direct compensation amount reflected below)**

*Direct Compensation* **$515.00**

The total amount identified above reflects fees deducted from plan assets at the plan administrator's direction for the 2014 plan year for the above named recipient. Please review other service providers, below, to determine whether direct fees were also paid to them. Also, please review your records to determine whether other service providers may have received any compensation not reported below (e.g., a reimbursement paid to any plan fiduciary, your employee benefits counsel, or a plan auditor).

Note: Due to system accounting protocols (including 'cash basis' accounting), amounts reported as Direct Compensation and amounts reported as paid to Massachusetts Mutual Life Insurance Company ("MMLIC") are the net result of aggregating direct compensation after the effects of adjustments processed in 2014, some of which may have pertained to prior years.

Please review the detailed breakdown at the end of the report for further information.

*Indirect Compensation*

**Float compensation** **$5.61**

Bank accounts and investments associated with short-term investment pool

This is an estimate based on the annual average rate of float (0.372% for 2014) earned on the bank accounts and investments associated with the short-term investment pool for the 2014 calendar year multiplied by an estimate of the assets related to uncashed checks.* This estimate does not include float earned for any other reason (e.g., if amounts remitted cannot be immediately invested because they are not in good order). Please review or request a copy of the current float disclosure for more information about the other circumstances in which float is earned.

* A complete listing of distribution checks that remain outstanding is available on the Retirement Plan Access web site under the Standard Reports section (Report R03998-Outstanding Distribution Checks). Uncashed check assets will continue to remain in a float-earning bank account until such time direction is received from the Plan Sponsor, subject to applicable regulation. The Plan Sponsor should consult with the Plan's/Plan Sponsor's tax advisor or benefits counsel to determine if assets attributable to uncashed checks should be included on the Form 5500 filing.

**Non Monetary Compensation**

Please note that items of nonmonetary compensation need to be reported for Schedule A or C (Form 5500) purposes if they exceed certain *de minimus* amounts. Transactions generating nonmonetary compensation may include gifts, gratuities, or certain types of in-kind benefits. MassMutual's Code of Conduct generally restricts MassMutual employees from giving to or receiving gifts from customers and/or business partners having a value of over $100, in any individual situation, without prior approval. However, it is possible that one or more of your service providers for the calendar year, including MassMutual, engaged in transactions generating nonmonetary compensation. Information concerning reportable transactions undertaken between or among non-MassMutual parties may not be available to MassMutual.

Please consult with your legal or tax advisors if you have any questions.

**Compensation paid with respect to Funds**

| *Investment Option Name* | *EIN* | *Revenue Sharing Rate (%) Paid to MassMutual (rates as of 12/31/2014)* | *Underlying Fund Gross Expense Ratio as of the Fund's Year End* [*] | *Separate Account Charge* [**] |
|---|---|---|---|---|
| ALLIANZGI NFJ DIVIDEND VALUE R | 06-1349805 | 0.75% x assets | 1.30% | 0.30% |
| AMERICAN FUNDS CP WLD GR INC-R1 | 95-1411037 | 1.10% x assets | 1.55% | 0.30% |
| BLACKROCK LIFEPATH 2020 A | 51-0318674 | 0.75% x assets | 1.41% | 0.30% |
| BLACKROCK LIFEPATH 2030 A | 51-0318674 | 0.75% x assets | 1.42% | 0.30% |
| BLACKROCK LIFEPATH 2040 A | 51-0318674 | 0.75% x assets | 1.43% | 0.30% |
| BLACKROCK LIFEPATH 2050 A | 51-0318674 | 0.75% x assets | 1.44% | 0.30% |
| BLACKROCK LIFEPATH RETIREMENT A | 51-0318674 | 0.75% x assets | 1.39% | 0.30% |
| FIXED ACCOUNT | 23-2177800 | 0.00% x assets | 0.00% | 0.00% |
| FRANKLIN HIGH INCOME R | 94-1693697 | 0.60% x assets plus $12/participant | 1.11% | 0.30% |
| INVESCO REAL ESTATE R | 76-0343427 | 0.80% x assets | 1.50% | 0.30% |
| JPMORGAN SMALL CAP GROWTH R2 | 26-3613641 | 0.80% x assets | 1.64% | 0.30% |
| MFS GOVERNMENT SECURITIES R2 | 04-3158862 | 0.80% x assets | 1.13% | 0.30% |
| MFS GROWTH INV R2 | 04-3158862 | 0.80% x assets | 1.28% | 0.30% |
| MFS RESEARCH INTERNATIONAL R2 | 04-3158862 | 0.80% x assets | 1.38% | 0.30% |
| NUVEEN EQUITY INDEX R3 | 41-1418224 | 0.75% x assets | 0.97% | 0.30% |
| NUVEEN MID CAP INDEX R3 | 41-1418224 | 0.75% x assets | 1.03% | 0.30% |
| OPPENHEIMER DEVELOPING MARKETS R | 93-6305075 | 0.80% x assets | 1.87% | 0.30% |
| PIMCO TOTAL RETURN R | 95-2632339 | 0.65% x assets | 1.10% | 0.30% |
| THE HARTFORD INFLATION PLUS R3 | 22-2937447 | 0.85% x assets | 1.22% | 0.30% |
| VICTORY SMALL CO OPPORTUNITY R | 31-6364605 | 0.65% x assets plus $16/participant | 1.57% | 0.30% |

Under the variable investment options available through your plan's group annuity contract or funding agreement, contract values are invested in Massachusetts Mutual Life Insurance Company separate accounts that, in turn, invest in underlying registered investment companies (i.e., mutual funds) and collective investment funds.

The above list includes any investment option held by the plan on at least one month end during the 2014 calendar year. To arrive at an estimate of the dollar amount that MassMutual received from each investment option, multiply the rate of fees received from each investment option by your plan's year-end balance (or if the investment option was liquidated prior to year end, the balance on the liquidation date) and, if applicable, the per participant fee by the number of participants in the investment option at year end (or the liquidation date if earlier). This will be an estimate because your plan's balance and number of participants will vary over the course of the year, so the year-end balance and number of participants may be higher or lower than the daily balance. In addition, these fees are calculated on a daily basis.

[*] This amount is the sum of the fund's distribution, management and other fees, which are also identified in the fund's prospectus. Please note that some of the funds available through your service contract or arrangement are funds from The Hartford Financial Services Group, Inc.'s proprietary family of mutual funds (The Hartford Mutual Funds). These proprietary mutual funds have contracts for services with companies that are affiliated with Hartford Securities Distribution Company Inc.

The Hartford-affiliated companies that provide these services, and are compensated in connection with those services, are listed below. For more information about these proprietary mutual funds, see the applicable fund prospectus.

| Hartford Affiliate | Services | Compensation |
|---|---|---|
| Hartford Investment Financial Services, LLC | Principal Underwriter to The Hartford Mutual Funds | As Principal Underwriter paid by the Fund in the form of dealer concessions |
| Hartford Administrative Services Company | Transfer Agent to The Hartford Mutual Funds | Paid by the Fund in the form of fees for services |
| HL Investment Advisors, LLC | Investment Manager to The Hartford Mutual Funds | Paid by the Fund in the form of investment advisory fees based on assets under management |

In addition, please note that some of the funds available through your service contract or arrangement are funds from the Oppenheimer family of mutual funds, which are affiliated with MassMutual (The Oppenheimer Funds). These affiliated mutual funds have contracts for services with companies that are affiliated with MassMutual. The MassMutual-affiliated companies that provide these services, and are compensated in connection with those services, are listed below. For more information about these affiliated mutual funds, see the applicable fund prospectus.

| MassMutual Affiliate | Services | Compensation |
|---|---|---|
| OppenheimerFunds Distributor, Inc. | Principal Underwriter to The Oppenheimer Funds | As Principal Underwriter paid by the Fund in the form of dealer concessions |
| OFI Global Asset Management, Inc. | Transfer Agent to The Oppenheimer Funds | Paid by the Fund in the form of fees for services |
| Shareholder Services, Inc. (doing business as OppenheimerFunds Services) | Sub-Transfer Agent to The Oppenheimer Funds | Paid by the Transfer Agent in the form of fees for services |
| OFI Global Asset Management, Inc. | Investment Adviser to The Oppenheimer Funds | Paid by the Fund in the form of investment advisory fees based on assets under management |
| OppenheimerFunds, Inc. | Sub-Adviser to The Oppenheimer Funds | Paid by the Investment Adviser in the form of investment advisory fees based on assets under management |

****Separate Account Charge**

[see fund chart]% per annum of the daily Sub-Account values (pursuant to the group annuity contract or funding agreement)

## *Recipient: MERRILL LYNCH LIFE AGENCY EIN: 13-2808480*

**Service Codes:**

Please contact your Service Provider for the list of applicable services performed and Service Codes.

### *Direct Compensation* **$0.00**

Our records indicate that this recipient did not receive any Direct Compensation. Please review your records to determine whether this service provider may have received any compensation not reported.

### *Indirect Compensation*

| | | | |
|---|---|---|---|
| * **Sales commission** | Payor: Massachusetts Mutual Life Insurance Company | EIN: 04-1590850 | **$4,189.06** |

* *Sales Commissions are reported on a Plan Year basis.*

**Non Monetary Compensation**

Please note that items of nonmonetary compensation need to be reported for Schedule A or C (Form 5500) purposes if they exceed certain *de minimus* amounts. Transactions generating nonmonetary compensation may include gifts, gratuities, or certain types of in-kind benefits. MassMutual's Code of Ethics and Business Conduct generally restricts MassMutual employees from giving to or receiving gifts from customers and/or business partners having a value of over $100, in any individual situation, without prior approval. However, it is possible that one or more of your service providers for the 2014 calendar year, including MassMutual, engaged in transactions generating nonmonetary compensation. Information concerning reportable transactions undertaken between or among non-MassMutual parties may not be available to MassMutual.

Please consult with your legal or tax advisors if you have any questions.

## *Recipient: MERRILL LYNCH PIERCE FENNER SMITH INC EIN: 13-5674085*

**Service Codes:**

Please contact your Service Provider for the list of applicable services performed and Service Codes.

### *Direct Compensation* **$0.00**

Our records indicate that this recipient did not receive any Direct Compensation. Please review your records to determine whether this service provider may have received any compensation not reported.

### *Indirect Compensation*

| | | | |
|---|---|---|---|
| **Additional compensation** | Payor: Massachusetts Mutual Life Insurance Company | EIN: 04-1590850 | **$419.67** |

**Non Monetary Compensation**

Please note that items of nonmonetary compensation need to be reported for Schedule A or C (Form 5500) purposes if they exceed certain *de minimus* amounts. Transactions generating nonmonetary compensation may include gifts, gratuities, or certain types of in-kind benefits. MassMutual's Code of Ethics and Business Conduct generally restricts MassMutual employees from giving to or receiving gifts from customers and/or business partners having a value of over $100, in any individual situation, without prior approval. However, it is possible that one or more of your service providers for the 2014 calendar year, including MassMutual, engaged in transactions generating nonmonetary compensation. Information concerning reportable transactions undertaken between or among non-MassMutual parties may not be available to MassMutual.

Please consult with your legal or tax advisors if you have any questions.

## *Recipient: Reliance Trust Company EIN: 58-1428634*

*Indirect Compensation*

**Trust Service Fee (if Reliance Trust Company is acting as directed trustee)** **$400.00**
**Service Codes: 25, 99**

Payors: Massachusetts Mutual Life Insurance Company EIN: 04-1590850
MassMutual Retirement Services, LLC EIN: 26-1589907

## *Recipient: Mesirow Financial Investment Management, Inc. EIN: 36-3429599*

*Indirect Compensation*

**Annual fee and basis point fee for Mesirow plan fiduciary service**
**Service code: 27**

Payor: Massachusetts Mutual Life Insurance Company EIN: 04-1590850

MassMutual paid Mesirow an annual flat fee plus a tiered percentage of assets in total equal to 1.445 bps of the aggregate assets of all participating plans in the Fiduciary Assure Program with respect to Mesirow's investment advisory services.

**Annual platform package fee ("Model My Goals")** **$28.65**
**Service code: 49**

Payor: Massachusetts Mutual Life Insurance Company EIN: 04-1590850

This is an estimate based on the annual platform package fee paid to Mesirow divided by the number of plans using this feature.

# Direct Revenue Detail

**Recipient:** ***Massachusetts Mutual Life Insurance Company***

| **Fee Description** | **Dollar Amount** |
|---|---|
| Loan Set-up Fee | $150.00 |
| One-Time Distribution Fee | $125.00 |
| Loan Administration Fee | $240.00 |
| **Total Direct Revenue:** | **$515.00** |
| **Grand Total Direct Fees:** | **$515.00** |

Financial Statements and Supplemental Schedule
Smith Protective Management, Inc. 401(k) Plan
*As of December 31, 2014 and 2013*

Smith Protective Management, Inc.
401(k) Plan

Financial Statements

As of December 31, 2014 and 2013

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***** All other schedules required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable or the required information is shown in the financial statements or notes thereto.

CORNWELL JACKSON
CERTIFIED PUBLIC ACCOUNTANTS

# ***Report of Independent Auditors***

To the Participants and Plan Administrator,
Smith Protective Management, Inc. 401(k) Plan

***Report on the Financial Statements***
We were engaged to audit the accompanying financial statements of the Smith Protective Management, Inc. 401(k) Plan, which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

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

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

***Basis for Disclaimer of Opinion***
As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Massachusetts Mutual Life Insurance Company on behalf of Hartford Life Insurance Company, the custodian of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the custodian as of and for the years ended December 31, 2014 and 2013, that the information provided to the plan administrator by the custodian is complete and accurate.

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

***Other Matter***

We were engaged for the purpose of forming an opinion on the financial statements as a whole. The supplemental Schedule H, Line 4i – Schedule of Assets (Held at End of Year), which is the responsibility of plan management, is presented for the purpose of additional analysis and is not a required part of the financial statements but is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, it is inappropriate to and we do not express an opinion on the supplemental schedules referred to above.

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

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

Cornwell Jackson, PLLC

Plano, Texas
October 2, 2015

| Statements of Net Assets Available For Benefits<br>As of December 31, | **2014** | 2013 |
|---|---|---|
| **Assets:** | | |
| Participant-directed investments, at fair value: | | |
| Pooled separate accounts | **$ 1,051,215** | $ 1,000,280 |
| Fixed income account | **34,808** | 32,136 |
| Total investments | **1,086,023** | 1,032,416 |
| Receivables: | | |
| Participant contributions | **3,243** | - |
| Notes receivable from participants | **47,850** | 57,160 |
| Total receivables | **51,093** | 57,160 |
| Total assets | **1,137,116** | 1,089,576 |
| **Liabilities:** | | |
| Corrective distribution payable | **3,353** | 3,489 |
| Total liabilities | **3,353** | 3,489 |
| **Net assets available for benefits** | **$ 1,133,763** | $ 1,086,087 |

Statement of Changes in Net Assets Available For Benefits
For the Year Ended December 31, **2014**

| | | |
|---|---|---|
| **Additions:** | | |
| Investment income: | | |
| Net appreciation in pooled separate accounts | **$** | **47,638** |
| Interest and other income | | **564** |
| Total investment income | | **48,202** |
| Interest income from notes receivable from participants | | **2,104** |
| Contributions: | | |
| Participant contributions | | **55,635** |
| Total contributions | | **55,635** |
| Total additions | | **105,941** |
| **Deductions:** | | |
| Benefits paid to participants | | **54,397** |
| Administrative expenses | | **515** |
| Corrective distributions | | **3,353** |
| Total deductions | | **58,265** |
| Net increase | | **47,676** |
| **Net assets available for benefits** | | |
| Beginning of year | | **1,086,087** |
| End of year | **$** | **1,133,763** |

NOTES TO FINANCIAL STATEMENTS
*As of December 31, 2014 and 2013*

## 1. Description of Plan

The following brief description of the Smith Protective Management, Inc. 401(k) Plan (the "Plan") is provided as general information only. Participants should refer to the Plan document for a more comprehensive description of the Plan's provisions.

**General**
The Plan is a defined contribution plan available to all employees of Smith Protective Management, Inc. (the "Company" or "Plan Sponsor"), who have reached 21 years of age and completed 1,000 hours of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

**Contributions**
Participants may make elective contributions between 1% and 50% of their pre-tax compensation for the contribution period. Furthermore, instead of or in addition to the participant's elective contribution on pre-tax compensation, a participant may elect to contribute to the Plan part or all of bonus compensation rather than receiving cash. In these circumstances, a participant's total contribution may exceed 50% of the participating employee's pre-tax compensation for the contribution period due to the election of the participant to contribute part or all of bonus compensation to the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Participant contributions are subject to Internal Revenue Service ("IRS") limitations.

The Company, at the discretion of its Board of Directors, may contribute to the Plan a percentage of each participant's before-tax contribution and may also contribute an additional amount to be credited to all participants in the same proportion of each participant's salary to the total salary of all participants. The Company's percentage contributions and additional Company contributions are credited to the accounts of participants who are employed by the Company on December 31 of the Plan year. No Company contributions were made for the years ended December 31, 2014 and 2013.

**Participant Accounts**
Each participant's account is credited with the participant's contributions, allocations of investment earnings and the participant's allocation of any Company contributions. Participant accounts are also charged with an allocation of certain administrative expenses. Contributions and earnings are allocated among investment options as selected by the participant

**Vesting**
Participants are immediately vested in their deferral contributions plus actual earnings thereon. The Company matching contributions, earnings thereon, and any additional discretionary Company contributions vest 20 percent after two years plus 20 percent for each additional year of credited service. A participant is 100 percent vested after six years of credited service.

NOTES TO FINANCIAL STATEMENTS
*As of December 31, 2014 and 2013*

## 1. Description of Plan (continued)

**Notes Receivable from Participants**
Participants may borrow from their accounts a minimum of $1,000 up to a maximum of the lesser of $50,000 or 50 percent of their vested account balance. Loans are collateralized by the participant's account balance and bear interest at a fixed rate based on the prevailing rate on the date of funding. Principal repayments and the interest on outstanding balances are deducted ratably from the participant's pay.

**Payments of Benefits**
Upon termination of service due to death, disability or retirement, a participant may elect to receive an amount equal to the value of the participant's vested interest in his or her account, in the form of a lump sum, partial payment or via periodic installments. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account in a lump-sum distribution or via period installment payments, subject to minimum balance distribution requirements. A participant may withdraw part of the vested interest in his or her account upon attainment of age 59 1/2, subject to Plan provisions.

**Forfeitures**
The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Forfeited balances of terminated participants' non-vested accounts may be used to reduce future administrative expenses or Company contributions. During the year ended December 31, 2014, no forfeitures were used to reduce administrative expenses. At December 31, 2014 and 2013, there were no unallocated forfeited accounts available to offset future administrative expenses or Company contributions.

## 2. Summary of Significant Accounting Policies

**Basis of Accounting**
The accompanying financial statements of the Plan are presented on the accrual basis of accounting in accordance with accounting principles general accepted in the United States of America.

**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.

**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. See Note 5 for a discussion of fair value measurements.

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

## 2. Summary of Significant Accounting Policies (continued)

**Notes Receivable from Participants**
Notes receivable from participants represent loans and are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recognized on the accrual basis. No allowance for credit losses has been recorded as of December 31, 2014 and 2013. If the participant ceases to make benefit payments 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**
Certain expenses of maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participants' accounts and are included in administrative expenses. Investment related expenses are included in appreciation of fair value of investments.

**Subsequent Events**
Subsequent events have been evaluated through the date of the report of independent auditors, the date these financial statements were issued. There were no material subsequent events that required recognition or additional disclosure in these financial statements.

## 3. Information Certified by the Custodian (unaudited)

The Company elected the method of compliance permitted by 29 CFR 2520.103-5(c) of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the following information included in the accompanying financial statements and supplemental schedule has been prepared and certified by the custodian as being complete and accurate:

| **As of December 31,** | | **2014** | | 2013 |
|---|---|---|---|---|
| Pooled separate accounts | **$** | **1,051,215** | $ | 1,000,280 |
| Fixed income account | | **34,808** | | 32,136 |
| Total investments | **$** | **1,086,023** | $ | 1,032,416 |
| | | | | |
| Notes receivable from participants | **$** | **47,850** | $ | 57,160 |

| **As of December 31,** | | **2014** |
|---|---|---|
| Net appreciation in pooled separate accounts | **$** | **47,638** |
| Interest and other income | | **564** |
| Interest income from notes receivable from participants | | **2,104** |

## 4. Investments

The fair value of investments that represent 5 percent or more of the Plan's net assets available for benefits as of December 31, 2014 and 2013 are summarized as follows:

| **As of December 31,** | **2014** | 2013 |
|---|---|---|
| PIMCO Total Return R | **$ 95,643** | $ 87,672 |
| Blackrock Lifepath 2020 A | **113,539** | 127,444 |
| Blackrock Lifepath 2030 A | **61,159** | 62,172 |
| Blackrock Lifepath 2040 A | **90,490** | 82,515 |
| Franklin Templeton High Income R | **67,863** | 64,140 |
| AllianzGI NFJ Dividend Value R | **143,646** | 125,429 |
| Nuveen Equity Index R3 | **89,843** | 76,096 |
| MFS Growth R2 | **60,262** | 55,502 |

**Fixed Income Account**
The Plan has entered into a group variable funding agreement with Hartford Life Insurance Company ("Hartford Life"). Under this group variable funding agreement, Plan participants may invest any portion of their account balance in the Fixed Income Account, which is backed by Hartford Life's general account. Amounts allocated to the Fixed Income Account earn interest at the higher of the minimum guaranteed interest rate under the contract or the current declared interest rate established and declared in advance by Hartford Life. The minimum guaranteed interest rate, as defined by the variable funding agreement, is re-determined annually so that it equals an annual effective rate of the lesser of (a) and (b), but not less than (c), where:

(a) equals 3 percent, and
(b) equals the average of the five-year constant maturity treasury rate reported by the federal reserve using the most recent 12 month-end values ending on the October 31st prior to the re-determination date rounded to the nearest 0.05%, minus 1.25%, and
(c) equals 1%

Interest rates are declared prior to the beginning of a calendar quarter and are applicable to all contributions received in that quarter as well as money contributed or transferred into the Fixed Income Account prior to the beginning of the calendar quarter. Contributions continue to earn interest at the quarterly declared interest rate until the end of that calendar year. For each subsequent calendar year, a participant's investment in the Fixed Income Account will earn interest at the declared interest rate for that calendar year.

The quarterly rates established and declared in advance by Hartford Life are based on historical contributions and withdrawals, current market conditions, the Fixed Income Account's investment portfolio turnover, and estimated contributions and withdrawals for the upcoming quarter.

For the year ended December 31, 2014, the average yield earned by the Fixed Income Account was 1.67%. The declared interest rate as of December 31, 2014 was 1.70%.

**4. Investments (continued)**

Funds allocated to the Fixed Income Account are placed in the Hartford Life's general account where they are invested in accordance with Hartford Life's investment policy. The objective of Hartford Life's investment policy is to maximize long-term, risk-adjusted returns. Hartford Life's general account assets are predominately fixed-income investments (bonds, mortgages, and private placements). The quality of these investments is high.

Generally, transfers from the Fixed Income Account to other investment options offered by the Plan are permitted. Transfers from the Fixed Income Account may be limited should Hartford Life determine, at its sole discretion, that the exercise of a transfer by a participant is or would be to the disadvantage of other participants. Transfer from the Fixed Income Account to any competing investment options, as defined by the group variable funding agreement, will not be permitted.

The participant has the option of receiving contract value upon separation of service, retirement, minimum distribution, hardship withdrawal, death, and transfers to other investment options as approved by Hartford Life. If the Company were to request liquidation of the contract, surrender and/or market value adjustments might apply. An adjustment to contract value of this investment could occur if the plan sponsor were to discontinue the contract without advance notice.

Fully benefit-responsive investment contracts held by a defined-contribution plan are required to be reported at fair value. Contract value, however, is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. Contract value for the Fixed Income Account is the sum of any deposits to the account plus any interest credited less any withdrawals, charges or expenses. As participant-directed transactions occur at contract value and as the contract does not have a set maturity date, nor is it tradable or assignable, the asset custodian believes that contract value of the Fixed Income Account approximates fair value. Therefore, no adjustment from fair value to contract value has been recorded.

**5. Fair Value Measurements**

The fair value hierarchy prioritizes the inputs used to measure fair value, giving the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 inputs) and the lowest priority to unobservable inputs (level 3 inputs).

The three levels of the fair value hierarchy are described below:

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

**5. Fair Value Measurements (continued)**

Level 2 Inputs to the valuation methodology include:

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

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

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

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

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

*Pooled separate accounts:* Valued at the net asset value (or unit value) of the units held by the Plan at year-end based on information reported by the custodian. The NAV of each of the separate accounts is calculated in a manner consistent with the U.S. GAAP for investment companies and is determinative of their fair value and represent the price at which the Plan would be able to initiate a transaction. Several of the separate accounts invest in publicly quoted mutual funds or actively managed stocks. Some of the separate accounts also invest in fixed income securities. The fair value of the underlying mutual funds or stocks and of the underlying securities, which is based on quoted prices of similar assets, is used to determine the NAV of the separate account which is not publicly traded. Investments in these funds can be redeemed daily upon request. There were no significant unfunded commitments as of December 31, 2014 and 2013.

*Fixed income account*: Valued at contract value, which approximates fair value. Contract value is the sum of any deposits to the account plus any interest credited less any withdrawals, charges or expenses.

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

## 5. Fair Value Measurements (continued)

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

| | Level 1 | Level 2 | Level 3 | Total |
|---|---|---|---|---|
| Pooled separate accounts: | | | | |
| Fixed income (1) | $ - | $ 259,021 | $ - | $ 259,021 |
| Asset allocation (2) | - | 304,784 | - | 304,784 |
| Large cap value (3) | - | 143,646 | - | 143,646 |
| Large cap growth (4) | - | 150,105 | - | 150,105 |
| Small/mid/specialty (5) | - | 92,731 | - | 92,731 |
| Global/international (6) | - | 100,928 | - | 100,928 |
| Total pooled separate accounts | - | 1,051,215 | - | 1,051,215 |
| Fixed income account | - | 34,808 | - | 34,808 |
| Total assets at fair value | $ - | $ 1,086,023 | $ - | $ 1,086,023 |

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

| | Level 1 | Level 2 | Level 3 | Total |
|---|---|---|---|---|
| Pooled separate accounts: | | | | |
| Fixed income (1) | $ - | $ 239,844 | $ - | $ 239,844 |
| Asset allocation (2) | - | 320,695 | - | 320,695 |
| Large cap value (3) | - | 125,429 | - | 125,429 |
| Large cap growth (4) | - | 131,598 | - | 131,598 |
| Small/mid/specialty (5) | - | 86,480 | - | 86,480 |
| Global/international (6) | - | 96,234 | - | 96,234 |
| Total pooled separate accounts | - | 1,000,280 | - | 1,000,280 |
| Fixed income account | - | 32,136 | - | 32,136 |
| Total assets at fair value | $ - | $ 1,032,416 | $ - | $ 1,032,416 |

(1) Fixed income funds invest primarily in bonds, or debt of a company or government entity (including U.S. and non-U.S.).

(2) Asset allocation funds invest primarily in a combination of funds that invest in U.S. stocks, international stocks, U.S. bonds and other fixed-income investments using asset allocation strategies based on a conservative, moderate or target date allocation methodology.

(3) Large cap value funds invest primarily in common stock and other equity securities of large size U.S. companies that pay or are expected to pay dividends.

(4) Large cap growth funds invest primarily in common stock of large size U.S. companies with the potential for growth.

(5) Small/mid/specialty funds invest primarily in common stock of small or midsize U.S. companies or the common stock of specialized U.S. companies.

(6) Global/international funds invest primarily in common stocks of issuers in Europe and the Pacific Basin.

## 6. Related Party Transactions

Parties-in-interest are defined under the Department of Labor regulations as any fiduciary of the Plan, and part rendering service to the Plan, the Company, and certain others. As such, transactions conducted by the custodian qualify as party-in-interest transactions.

## 7. Plan Termination

The Plan has been established with the intention that it will continue and be a permanent plan. However, although it has not expressed any intent to do so, the Company has the right under the Plan to terminate it at any time, subject to the provisions of ERISA. In the event the Plan terminates, participants would become fully vested in their account balances.

## 8. Tax Status

The Plan uses a volume submitter 401(k) savings plan document sponsored by PDS Advantage. PDS Advantage received a favorable opinion letter dated March 31, 2008, from the IRS stating that the volume submitter plan document satisfies the applicable provisions of the Internal Revenue Code ("IRC"). The Plan itself has not received a determination letter from the IRS. However, plan management believes the Plan, as adopted and amended, is operating within the guidelines of the IRC. Accordingly, no provision for federal income taxes has been provided in the accompanying financial statements.

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

## 9. Risks and Uncertainties

The Plan provides for various options in any combination of specified investments. The underlying investments may include stocks, bonds, fixed income securities, mutual funds and other investment securities. Such investments are exposed to various risks, such as interest rate, market and credit risk. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in the values of investment securities in the near term could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

## 10. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for plan benefits per the financial statements to the Form 5500:

| **As of December 31,** | **2014** | 2013 |
|---|---|---|
| Net assets available for plan benefits per the financial statements | **$ 1,133,763** | $ 1,086,087 |
| Less: participant contributions receivable | **(3,243)** | - |
| Add: corrective distribution payable | **3,353** | 3,489 |
| Net assets available for plan benefits per Form 5500 | **$ 1,133,873** | $ 1,089,576 |

The following is a reconciliation of the net increase per the financial statements to the Form 5500:

| **For the year ended December 31,** | **2014** |
|---|---|
| Net increase per the financial statements | **$ 47,676** |
| Add: current year corrective distribution payable | **3,353** |
| Less: current year participant contribution receivable | **(3,243)** |
| Less: prior year corrective distribution payable | **(3,489)** |
| Net increase per the Form 5500 | **$ 44,297** |

Supplemental Schedule
Smith Protective Management, Inc. 401(k) Plan
*As of December 31, 2014*

Schedule H, Line 4i
Schedule of Assets (Held at End of Year) EIN: 75-2426028
December 31, 2014 Plan Number: 001

| (a) | (b) Identity of issue, borrower, lessor, or similar party | (c) Description of investment, including maturity date, rate of interest, collateral, par, or maturity value | (e) Current value |
|---|---|---|---|
| | **Fixed Income Account** | | |
| * | Hartford Life Insurance Company | Fixed Income Account | $ 34,808 |
| | **Pooled Separate Accounts:** | | |
| * | Hartford Life Insurance Company | PIMCO Total Return R | $ 95,643 |
| * | Hartford Life Insurance Company | MFS Research International R2 | 18,154 |
| * | Hartford Life Insurance Company | Blackrock Lifepath 2020 A | 113,539 |
| * | Hartford Life Insurance Company | Blackrock Lifepath 2030 A | 61,159 |
| * | Hartford Life Insurance Company | Blackrock Lifepath 2040 A | 90,490 |
| * | Hartford Life Insurance Company | Blackrock Lifepath Retirement A | 36,646 |
| * | Hartford Life Insurance Company | Invesco Real Estate R | 6,270 |
| * | Hartford Life Insurance Company | American Funds Capital World Growth and Income R1 | 56,005 |
| * | Hartford Life Insurance Company | The Hartford Inflation Plus R3 | 47,644 |
| * | Hartford Life Insurance Company | Franklin Templeton High Income R | 67,863 |
| * | Hartford Life Insurance Company | MFS Government Securities R2 | 47,871 |
| * | Hartford Life Insurance Company | AllianzGI NFJ Dividend Value R | 143,646 |
| * | Hartford Life Insurance Company | Victory Small Company Opportunity R | 16,714 |
| * | Hartford Life Insurance Company | Blackrock Lifepath 2050 A | 2,950 |
| * | Hartford Life Insurance Company | JPMorgan Small Cap Growth R2 | 37,531 |
| * | Hartford Life Insurance Company | Oppenheimer Developing Markets N | 26,769 |
| * | Hartford Life Insurance Company | Nuveen Equity Index R3 | 89,843 |
| * | Hartford Life Insurance Company | Nuveen Mid Cap Index R3 | 32,216 |
| * | Hartford Life Insurance Company | MFS Growth R2 | 60,262 |
| | | | 1,051,215 |
| | | Total assets held for investment purposes | 1,086,023 |
| | **Participant loans:** | | |
| * | Participant Loans Fund | Interest rates of 4.25% with maturity dates ranging from June 2015 to July 2019 | $ 47,850 |

* Column (a) indicates each identified person/entity known to be a party in interest.

Note: Column (d) - Historical cost information is not provided as all investments are participant directed.

Note: The information presented has been certified by Massachusetts Mutual Life insurance Company on behalf of Hartford Life Insurance Company as permitted by 29 CFR 2520.103-5(c) of the Department of Labor's Rules and Regulations for Reporting and Disclosure.