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
GRAYHILL, INC. ADVANTAGE PLAN

1b Three-digit plan number (PN) ▶ 003

1c Effective date of plan 01/01/1989

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

561 W. HILLGROVE AVENUE
LA GRANGE, IL 60525

2b Employer Identification Number (EIN)
36-2345252

2c Plan Sponsor's telephone number
708-482-2053

2d Business code (see instructions)
334410

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	TERRY DAHLSTROM
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/13/2015	TERRY DAHLSTROM
	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**	782
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)**	693
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	706
b	Retired or separated participants receiving benefits	**6b**	2
c	Other retired or separated participants entitled to future benefits	**6c**	113
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	821
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	821
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	776
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	13
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 2J 2G 2K 2F 2T 3D 2S

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection

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

A Name of plan
GRAYHILL, INC. ADVANTAGE PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
GRAYHILL, INC

D Employer Identification Number (EIN)
36-2345252

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

PRUDENTIAL RETIREMENT INSURANCE & ANNUITY CO.

(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
06-1050034	93629	37665-001	821	01/01/2014	12/31/2014

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	11742684
5	Current value of plan's interest under this contract in separate accounts at year end	5	11235795

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 ▶ GUARANTEED GENERAL ACCOUNT CONTRACT

b	Balance at the end of the previous year			7b	10848743
c	Additions: (1) Contributions deposited during the year	7c(1)	980490		
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)	208588		
	(4) Transferred from separate account	7c(4)	460421		
	(5) Other (specify below)	7c(5)	359586		
	▶ LOAN REPAYMENTS, TRANSFERS IN FORFEITURE CREDITS				
	(6) Total additions			7c(6)	2009085
d	Total of balance and additions (add lines **7b** and **7c(6)**).			7d	12857828
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	364090		
	(2) Administration charge made by carrier	7e(2)	2074		
	(3) Transferred to separate account	7e(3)	295602		
	(4) Other (specify below)	7e(4)	453378		
	▶ LOAN INITIATIONS, TRANSFERS OUT MISCELLANEOUS OUT FORFEITURES DEBITS				
	(5) Total deductions			7e(5)	1115144
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	11742684

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

a ☐ Health (other than dental or vision) **b** ☐ Dental **c** ☐ Vision **d** ☐ Life insurance

e ☐ Temporary disability (accident and sickness) **f** ☐ Long-term disability **g** ☐ Supplemental unemployment **h** ☐ Prescription drug

i ☐ Stop loss (large deductible) **j** ☐ HMO contract **k** ☐ PPO contract **l** ☐ Indemnity contract

m ☐ Other (specify) ▶

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

Specify nature of costs ▶

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Service Provider Information

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection.

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

A Name of plan
GRAYHILL, INC. ADVANTAGE PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
GRAYHILL, INC

D Employer Identification Number (EIN)
36-2345252

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

PRUDENTIAL RETIREMENT INSURANCE AND

06-1050034

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

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

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

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

PRUDENTIAL RETIREMENT INSURANCE AND

06-1050034

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13 15 37 50 64	NONE	51902	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
PRUDENTIAL RETIREMENT INSURANCE AND	15 64	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.
PRUDENTIAL RETIREMENT INSURANCE AND 06-1050034	25.000 BPS AND $0.00 PER PARTICIPANT INVESTED IN THE FUND FROM 1/1/2014 TO 12/31/2014 GUARANTEED INCOME FUND

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection.

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

A Name of plan
GRAYHILL, INC. ADVANTAGE PLAN

B Three-digit plan number (PN) ▶ 003

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
GRAYHILL, INC

D Employer Identification Number (EIN)
36-2345252

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: SMALL CAP VAL/KENNEDY FD

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-257	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1664817

a Name of MTIA, CCT, PSA, or 103-12 IE: CORE PLUS BOND/PIMCO

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-299	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1283436

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

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-132	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3407596

a Name of MTIA, CCT, PSA, or 103-12 IE: DRYDEN S & P 500 INDEX FUND

b Name of sponsor of entity listed in (a): PRUDENTIAL RETIREMENT INS.

c EIN-PN 06-1050034-123	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 4879946

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
GRAYHILL, INC. ADVANTAGE PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
GRAYHILL, INC

D Employer Identification Number (EIN)
36-2345252

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)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	1097918	1127306
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	10251230	11235795
(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)	13295524	15272610
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	10848743	11742684
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	35493415	39378395
	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	35493415	39378395

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)	1434578	
	(B) Participants	2a(1)(B)	1629074	
	(C) Others (including rollovers)	2a(1)(C)	39001	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		3102653
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	37079	
	(F) Other	2b(1)(F)	208588	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		245667
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	245433	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		245433
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		515207
(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)		996130
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		5105090
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1152778	
(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)		1152778
f Corrective distributions (see instructions)	2f		8121
g Certain deemed distributions of participant loans (see instructions)	2g		6484
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)	52727	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		52727
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1220110
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		3884980
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: MCGLADREY, LLP **(2)** EIN: 42-0714325

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		1000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			

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
GRAYHILL, INC. ADVANTAGE PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
GRAYHILL, INC

D Employer Identification Number (EIN)
36-2345252

Part I Distributions

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

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

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

EIN(s): 22-1211670

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

Grayhill, Inc.
Advantage Plan

Financial Report
December 31, 2014

Contents

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McGladrey

Independent Auditor's Report

To the Plan Administrator
Grayhill, Inc. Advantage Plan
La Grange, Illinois

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

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

Auditor's Responsibility
Our responsibility is to express an opinion on these financial statements based on 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 or provided by Prudential Bank & Trust, F.S.B., the trustee of the Plan, except for comparing this information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan Administrator that the trustee holds the Plan's assets and executes transactions. The Plan Administrator has obtained certifications from the trustee as of December 31, 2014 and 2013, and for the year ended December 31, 2014, that the information provided to the Plan Administrator by the trustee 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.

Member of the RSM International network of independent accounting, tax and consulting firms.

Other Matter
The supplemental schedule of assets (held at year end) as of December 31, 2014, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purposes of additional analysis and is not a required part of the financial statements. The supplemental schedule is the responsibility of the Plan's management. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedule.

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 schedule, other than that derived from the information certified or provided by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

McGladrey LLP

Chicago, Illinois
October 13, 2015

Grayhill, Inc. Advantage Plan

Statements of Net Assets Available for Benefits
December 31, 2014 and 2013

	2014	2013
Assets		
Investments, at fair value		
Shares of pooled separate accounts	**$ 11,235,795**	$ 10,251,230
Guaranteed income fund	**11,742,684**	10,848,743
Shares of registered investment companies	**15,272,608**	13,295,524
	38,251,087	34,395,497
Receivables:		
Notes receivable from participants	**1,127,306**	1,097,918
Company contributions	**1,541,090**	1,434,577
	2,668,396	2,532,495
Liabilities		
Excess contributions payable	**11,841**	8,121
Net Assets Available for Benefits	**$ 40,907,642**	$ 36,919,871

See notes to financial statements.

Grayhill, Inc. Advantage Plan

Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2014

Additions to in net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	$ 1,511,336
Dividends earned on investments	245,433
Interest on guaranteed income fund	208,588
	1,965,357
Interest income on notes receivable from participants	37,079
Contributions:	
Participant	1,617,233
Company	1,541,090
Rollovers	39,001
	3,197,324
Total additions	5,199,760
Deductions from net assets attributed to:	
Benefits paid directly to participants	1,159,262
Administrative expenses	52,727
	1,211,989
Net increase	3,987,771
Net assets available for benefits:	
Beginning of year	36,919,871
End of year	$ 40,907,642

See notes to financial statements.

Note 1. Plan Description

The following brief description of the Grayhill, Inc. (the Company) Advantage Plan (the Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General: The Plan is a defined contribution plan established to enable eligible employees of the Company to share in a portion of the Company's profits and to defer receipt of a portion of their compensation for the principal purpose of providing benefits at time of retirement, disability or death. Employees become eligible to participate upon completion of 90 days of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Participant contributions: Each year, participants may contribute up to the lower of 25 percent of their annual compensation or the maximum allowable by the Internal Revenue Service (IRS). 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.

Employer matching contributions: Company matching contributions are made at the discretion of the Company's Board of Directors equal to a percentage or dollar amount of a participant's contributions. Such amounts are credited among the accounts of participants who have made compensation reductions during the year. The Company's matching contributions during 2014 were dollar for dollar up to $300 and totaled $136,755.

Employer profit sharing contributions: Profit sharing contributions are made at the discretion of the Company's Board of Directors. Contributions are allocated to the eligible participants' accounts based upon the rate of each participant's points, as defined by the Plan, to the total points of all eligible participants. Points are awarded based upon employee compensation and length of service. The Company's profit sharing contributions during 2014 were $1,404,335.

Participant accounts: Each participant's account is credited with the participant's contributions, the Company's matching contribution, and an allocation of (a) the Company's discretionary profit sharing contribution, if any, (b) forfeitures of terminated nonvested accounts, (c) plan earnings and (d) administrative expenses. Allocations are based on participants' account balances or compensation, as defined. Earnings include interest, dividends and changes in the fair value of investments. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account, as defined.

Vesting: Participants are immediately vested in their contributions and Company matching contributions plus earnings thereon. Vesting in the remainder of their accounts is based on years of continuous service. For balances prior to January 1, 2007, a participant is 100 percent vested after seven years of credited service. For balances after January 1, 2007, a participant is 100 percent vested after six years of credited service. In the event of death, disability or retirement at designated ages, participants become fully vested.

Investment options: Upon enrollment in the Plan, participants may direct their account balances into a variety of investment options, as more fully described in the Plan's literature. Participants may change their investment options at any time.

Note 1. Plan Description (Continued)

Notes receivable from participants: Participants may borrow from their fund accounts a minimum of $500 up to a maximum equal to the lesser of $50,000 or 50 percent of their vested account balance. Note terms range from 1-5 years or up to 10 years for the purchase of a primary residence. The notes are collateralized by the balance in the participant's account. The notes bear interest at rates that range from 3.25 percent to 7.75 percent at December 31, 2014, which is commensurate with local prevailing rates as determined by the Plan Administrator. Principal and interest payments are paid through payroll deductions.

Payment of benefits: If a participant terminates for any reason, the Plan provides that the participant may receive benefits in the form of a lump-sum or installments. Withdrawals are also allowed at any time for hardship reasons as defined in the Plan.

Plan expenses: The Company pays certain administrative and overhead costs of the Plan.

Forfeited accounts: Forfeitures are allocated to the participants' accounts based upon the ratio of each participant's points, as defined by the Plan, to the total points of all eligible participants. At December 31, 2014 and 2013, forfeited nonvested accounts totaled $21,965 and $9,300, respectively. During the year ended December 31, 2014, forfeitures of $17,056 were allocated to participant accounts.

Note 2. Significant Accounting Policies

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

Investment valuation and income recognition: Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Board of Trustees determines the Plan's valuation policies utilizing information provided by the investment custodians and insurance company. See Note 7 for discussion of fair value measurements.

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

Investment contracts held by a defined-contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The statements of net assets available for benefits and changes in net assets available for benefits present the fair value of the investment contract. There is no difference between fair value and contract value.

Notes receivable from participants: Notes receivable from participants are measured at their unpaid principle balances plus any accrued interest. Delinquent notes are treated as distributions based upon the terms of the plan document surrounding defaults.

Administrative expenses: Investment management and administrative expenses of the Plan are paid by the Plan as provided in the plan document. Certain other administrative expenses are paid by the Company on behalf of the Plan, without reimbursement.

Payment of benefits: Benefits are recorded when paid.

Note 2. Significant Accounting Policies (Continued)

Accounting estimates: The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes, and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Pending accounting pronouncements: In May 2015, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) 2015-07, *Fair Value Measurement (Topic 820): Disclosures for Investments in Certain Entities That Calculate Net Asset Value per Share (or Its Equivalent)*. The amendments in this update remove the requirement to categorize within the fair value hierarchy all investments for which fair value is measured using the net asset value per share practical expedient. The amendments also remove the requirement to make certain disclosures for all investments that are eligible to be measured at fair value using the net asset value per share practical expedient. The amendments in this update are effective for public business entities for fiscal years beginning after December 15, 2015. For all other entities, the amendments in this update are effective for fiscal years beginning after December 15, 2016. Early adoption is permitted. Plan management is currently evaluating the impact this update will have on the Plan's financial statements.

In July 2015, the FASB issued ASU 2015-12, *Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962), Health and Welfare Benefit Plans (Topic 965) – (I) Fully Benefit-Responsive Investment Contracts, (II) Plan Investment Disclosures, and (III) Measurement Date Practical Expedient (a consensus of the FASB Emerging Issues Task Force)*. The purpose of this update is to simplify plan accounting.

- The amendments in Part I of this update designate contract value as the only required measure for direct investments in fully benefit-responsive investment contracts. Fully benefit-responsive investment contracts will be presented at contract value; accordingly, there will no longer be an adjustment from fair value to contract value on the face of the financial statements.

- The amendments in Part II of this update will eliminate the requirements for plans to disclose (1) individual investments that represent 5 percent or more of net assets available for benefits and (2) the net appreciation or depreciation for investments by general type for both participant-directed investments and nonparticipant-directed investments. The net appreciation or depreciation in investments for the period will still be required to be presented in the aggregate. In addition, if an investment is measured using the net asset value per share (or its equivalent) practical expedient in Topic 820 and that investment is in a fund that files a U.S. Department of Labor Form 5500, Annual Return/Report of Employee Benefit Plan, as a direct filing entity, disclosure of that investment's strategy will no longer be required.

- The amendments in Part III of this update reduce complexity in employee benefit plan accounting by providing a practical expedient that permits plans to measure investments and investment-related accounts as of a month-end date that is closest to the plan's fiscal year-end, when the fiscal period does not coincide with month-end.

The update may be adopted in whole or by part (I, II, and III), as applicable. The amendments in this update are effective for fiscal years beginning after December 15, 2015. Early adoption is permitted. Upon adoption, the amendments in Parts I and II shall be applied retrospectively to all periods presented; the amendments in Part III shall be applied prospectively. Plan management is currently evaluating the impact this update will have on the Plan's financial statements.

Note 3. Information Certified and Provided by Prudential Bank & Trust, F.S.B. (Prudential), the Trustee

The following is a summary of the Plan's asset and income information as of December 31, 2014 and 2013, and for the year ended December 31, 2014, included throughout the Plan's financial statements and supplemental schedule, that was prepared by or derived from information provided by the trustee and furnished to the Plan Administrator. The Plan Administrator has obtained a certification from the trustee that information provided to the Plan Administrator by the trustee related to the following assets and income is complete and accurate. Accordingly, as permitted by 29 CFR 2520.103-8 of the United States Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information which appears throughout the financial statements and supplemental schedule related to the following assets and income:

	2014	2013
Shares of pooled separate accounts	$ 11,235,795	$ 10,251,230
Guaranteed income fund	11,742,684	10,848,743
Shares of registered investment companies	15,272,608	13,295,524
Notes receivable from participants	1,127,306	1,097,918
Net appreciation in fair value of investments	$ 1,511,336	
Dividends earned on investments	245,433	
Interest on guaranteed income fund	208,588	
Interest income on notes receivable from participants	37,079	

Note 4. Investments

The following table presents the value of the investments that represent 5 percent or more of the Plan's net assets as of December 31, 2014 and 2013:

	2014	2013
Guaranteed income fund	$ 11,742,684	$ 10,848,743
Shares of pooled separate accounts:		
Prudential Balanced I Fund - Wellington Management	4,879,946	4,224,401
Prudential Small Cap Growth - Times Square	3,407,596	3,606,185
Shares of registered investment companies:		
American Fund Growth of America	3,207,686	2,795,143
Vanguard 500 Index	*	6,882,087
Vanguard Tru 500 Admiral	8,040,342	*

* Indicates less than 5 percent

Note 5. Related-Party Transactions

The Plan's investments are held and managed by Prudential, the trustee. These transactions, therefore, qualify as party-in-interest. Prudential also performs administrative and recordkeeping services for the Plan. Fees paid by the Plan for the investment management services amounted to $52,727 for the year ended December 31, 2014.

Certain employees of the Company provide administrative services to the Plan. These employees did not receive compensation from the Plan for their services. The Company pays certain administrative expenses incurred by the Plan.

Note 6. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100 percent vested in their accounts.

Note 7. Fair Value Measurements

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

Level1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2: Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in inactive 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; and
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

The asset's or liability's fair value measurement within the fair value hierarchy is based upon the lowest level of 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.

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

Shares of pooled separate accounts: Valued at the total of the net asset value (NAV) of the underlying investments held by the account at year-end. The Plan's interest in the pooled separate accounts is valued based on the information reported by the investment advisor. These fair values are classified within Level 2 of the valuation hierarchy since the net asset value of the pooled separate account itself is not publicly quoted but the values are not dependent on the input of any significant judgments or assumptions by management.

Guaranteed income fund: Valued at fair value by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the credit-worthiness of the issuer. These accounts are classified within Level 3 of the valuation hierarchy since the fair value is dependent on the input of significant judgments or assumptions by management. See Note 8.

Shares of registered investment companies: Valued at quoted market prices which represent the NAV of shares held by the Plan at year-end.

Note 7. Fair Value Measurements (Continued)

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

	Assets at Fair Value as of December 31, 2014			
	Level 1	Level 2	Level 3	Total
Shares of pooled separate accounts:				
Balanced fund	$ -	$ 4,879,946	$ -	$ 4,879,946
Small cap stock funds	-	5,072,413	-	5,072,413
Fixed income	-	1,283,436	-	1,283,436
Guaranteed income fund	-	-	11,742,684	11,742,684
Shares of registered investment companies:				
Large Growth	3,207,686	-	-	3,207,686
Large Value	1,678,373	-	-	1,678,373
Large Blend	8,040,342	-	-	8,040,342
International funds	2,346,207	-	-	2,346,207
Total assets at fair value	$ 15,272,608	$ 11,235,795	$ 11,742,684	$ 38,251,087

	Assets at Fair Value as of December 31, 2013			
	Level 1	Level 2	Level 3	Total
Shares of pooled separate accounts:				
Balanced fund	$ -	$ 4,224,401	$ -	$ 4,224,401
Small cap stock funds	-	4,931,174	-	4,931,174
Fixed income	-	1,095,655	-	1,095,655
Guaranteed income fund	-	-	10,848,743	10,848,743
Shares of registered investment companies:				
Large Growth	2,795,143	-	-	2,795,143
Large Value	1,463,067	-	-	1,463,067
Large Blend	6,882,087	-	-	6,882,087
International funds	2,155,227	-	-	2,155,227
Total assets at fair value	$ 13,295,524	$ 10,251,230	$ 10,848,743	$ 34,395,497

Note 7. Fair Value Measurements (Continued)

The table below sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2014.

	Guaranteed Income Fund
Balance, beginning of year	$ 10,848,743
Interest income	208,588
Purchases	1,049,443
Sales	(364,090)
Balance, end of year	$ 11,742,684

The following table sets forth additional disclosures of the Plan's investments whose fair value is estimated using net asset value per share (or its equivalent) as of December 31, 2014 and 2013:

	Fair Value		Unfunded Commitment		Redemption	Redemption
Investment	2014	2013	2014	2013	Frequency	Notice Period
Shares of pooled separate accounts:						
Balanced fund (a)	$ 4,879,946	$ 4,224,401	$ -	$ -	Monthly	None
Small cap stock funds (b)	5,072,413	4,931,174	-	-	Monthly	None
Fixed income (c)	1,283,436	1,095,655	-	-	Monthly	None
Total	$ 11,235,795	$ 10,251,230	$ -	$ -		

(a) This category is comprised of five distinct, multi-asset class, multi-manager investment portfolios, which offer a range of risk/return characteristics. The performance goal for each fund in this class is to consistently outperform its benchmark over full market cycles. Participants are allowed to transfer back into this category during the 30-day period. New contributions are allowed during this period.

(b) The shares of pooled separate accounts in this category primarily invest in equity securities of U.S. companies with small to large market capitalization. Selected funds within this category may invest in stocks of foreign companies, convertible debt securities, and real estate investment trusts. Participants are allowed to transfer back into this category during the 30-day period. New contributions are allowed during this period.

(c) This category includes securities that are AAA rated or issued by the U.S. government or its agencies and mortgage-backed securities. Participants are allowed to transfer back into this category during the 30-day period. New contributions are allowed during this period.

Note 7. Fair Value Measurements (Continued)

Changes in Fair Value Levels

To assess the appropriate classification of investments within the fair value hierarchy, the availability of market data is monitored. Changes in economic conditions or valuation techniques may require the transfer of investment for one fair value level to another. In such instances, the transfer is reported at the end of the reporting period.

Plan management evaluates the significance of transfers between levels based upon the nature of the investment and size of the transfer relative to total net assets available for benefits. For the year ended December 31, 2014, there were no transfers in or out of Levels 1, 2, or 3.

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements

The following table represents the Plan's Level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments, and the significant unobservable inputs and the ranges of values for those inputs.

Instrument	Fair Value December 31, 2014	Fair Value December 31, 2013	Principal Valuation Technique	Unobservable Inputs	Range of Significant Input Values	Weighted Average
Guaranteed Income Fund	$ 11,742,684	$ 10,848,743	Valued at fair value by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the credit-worthiness of the issuer. These accounts are classified within Level 3 of the valuation hierarchy since the fair value is dependent on the input of significant judgments or assumptions by management. See Note 8.	Earnings at Guaranteed Crediting Rate	Gross guaranteed crediting rate must be greater than or equal to the contractual minimum crediting rate	Interest is credited using a single portfolio rate single portfolio rate approach. A single interest crediting rate is applied to all contributions made regardless of timing. Interest crediting rates are reviewed on a semi-annual basis. When establishing these rates, Prudential considers current economic and market conditions, the general interest rate environment and the experience of a reference portfolio. The minimum crediting rate is 1.50%.

In estimating fair value of the investments in Level 3, the Board of Trustees may use third-party pricing sources or appraisers. In substantiating the reasonableness of the pricing data provided by third parties, the Board of Trustees evaluates a variety of factors including review of methods and assumptions used by external sources, recently executed transactions, existing contracts, economic conditions, industry and market developments, and overall credit ratings.

Note 8. Investment Contract with Insurance Company

The Plan maintains an investment contract with Prudential Retirement Insurance and Annuity Company (PRIAC). PRIAC maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The guaranteed income fund contract issuer is contractually obligated to repay the principal and a specific interest rate that is guaranteed to the Plan.

As described in Note 2, because the guaranteed investment contract is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the guaranteed income fund. Contract value, as reported to the Plan by PRIAC, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value within reasonable timeframes.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting interest and adjusted rate is based on a formula agreed upon with the issuer, but may not be less than 1.50 percent. Such interest rates are reviewed semiannually by PRIAC.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Participants should refer to the investment contract for a list of such events. The Plan Administrator does not believe that the occurrence of any such value event, which would limit the Plan's ability to transact at contract value with participants, is probable.

There are no contract termination clauses or charges applied upon discontinuance to terminate the agreement prior to the scheduled maturity date.

	2014	2013
Average yields:		
Based on actual earnings	2.10%	2.00%
Based on interest rate credited to participants	2.10%	2.00%

Note 9. Tax Status

The Plan is a non-standardized 401(k) profit sharing plan and trust. The prototype plan has received an opinion letter dated April 29, 2014, from the IRS as to the prototype plan's qualified status. The prototype plan opinion letter has been relied upon by this Plan. The Plan Administrator believes that the Plan is designed and is being operated in compliance with applicable requirements of the Internal Revenue Code.

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

Note 10. Risks and Uncertainties

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

Note 11. Reconciliation of Financial Statements to Form 5500

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

	2014	2013
Net assets available for benefits per the financial statements	$ 40,907,642	$ 36,919,871
Shares of registered investment companies	2	-
Participant loans	1,127,306	1,097,918
Notes receivable from participants	(1,127,306)	(1,097,918)
Company contributions receivable	(1,541,090)	(1,434,577)
Refund to participants	11,841	8,121
Net assets available for benefits per the Form 5500	$ 39,378,395	$ 35,493,415

Then following is a reconciliation of the net increase in net assets available for benefits per the financial statements to the Form 5500 for the year ended December 31, 2014:

Net increase in net assets available for benefits per the financial statements	$ 3,987,771
Net appreciation in fair value of investments	2
Contributions receivable at December 31, 2014	(1,541,090)
Contributions receivable at December 31, 2013	1,434,577
Benefits due to participants at December 31, 2014	11,841
Benefits due to participants at December 31, 2013	(8,121)
Net increase in the net assets available for benefits per Form 5500	$ 3,884,980

Note 12. Subsequent Events

The Plan Administrator has evaluated subsequent events for potential recognition and/or disclosure through October 13, 2015, the date the financial statements were available to be issued. Effective May 1, 2015, the Plan was amended to include automatic deferrals in the amount of 2 percent from the eligible participant's compensation each payroll period unless the participant makes a contrary election.

Supplemental Schedule

Grayhill, Inc. Advantage Plan

EIN: 36-2345252
Plan Number: 003

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2014

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		Investment and Annuity Contract		
*	Prudential Retirement Insurance and Annuity Company	Guaranteed Income Fund	**	$11,742,684
		Shares of Pooled Separate Accounts		
*	Prudential Retirement Insurance and Annuity Company	Balance Fund 1 - Wellington Management	**	4,879,946
*	Prudential Retirement Insurance and Annuity Company	Small Cap Growth - Times Square	**	3,407,596
*	Prudential Retirement Insurance and Annuity Company	Core Plus Bond/PIMCO	**	1,283,436
*	Prudential Retirement Insurance and Annuity Company	Small Cap Value - Kennedy Capital	**	1,664,817
		Shares of Registered Investment Companies		
	Dimensional Fund Advisors LP	DFA US Large Cap Value I	**	1,678,373
	Capital Research & mgmt co.	American Fund Growth of America	**	3,207,686
	The Oakmark Funds	Oakmark International Fund I	**	1,853,725
	Vanguard Group	TOT STK Admiral	**	492,482
	Vanguard Group	Tru 500 Admiral	**	8,040,342
				38,251,087
*	Participants	Participant loans (Interest rates range from 3.25% to 7.75%)	**	1,127,306
				$39,378,393

* Indicates a party-in-interest.
** Cost information is not required for participant-directed investments.

Grayhill, Inc.
Advantage Plan

Financial Report
December 31, 2014

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McGladrey

Independent Auditor's Report

To the Plan Administrator
Grayhill, Inc. Advantage Plan
La Grange, Illinois

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

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

Auditor's Responsibility
Our responsibility is to express an opinion on these financial statements based on 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 or provided by Prudential Bank & Trust, F.S.B., the trustee of the Plan, except for comparing this information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan Administrator that the trustee holds the Plan's assets and executes transactions. The Plan Administrator has obtained certifications from the trustee as of December 31, 2014 and 2013, and for the year ended December 31, 2014, that the information provided to the Plan Administrator by the trustee 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.

Member of the RSM International network of independent accounting, tax and consulting firms.

Other Matter
The supplemental schedule of assets (held at year end) as of December 31, 2014, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purposes of additional analysis and is not a required part of the financial statements. The supplemental schedule is the responsibility of the Plan's management. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedule.

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 schedule, other than that derived from the information certified or provided by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

McGladrey LLP

Chicago, Illinois
October 13, 2015

Grayhill, Inc. Advantage Plan

Statements of Net Assets Available for Benefits
December 31, 2014 and 2013

	2014	2013
Assets		
Investments, at fair value		
Shares of pooled separate accounts	**$ 11,235,795**	$ 10,251,230
Guaranteed income fund	**11,742,684**	10,848,743
Shares of registered investment companies	**15,272,608**	13,295,524
	38,251,087	34,395,497
Receivables:		
Notes receivable from participants	**1,127,306**	1,097,918
Company contributions	**1,541,090**	1,434,577
	2,668,396	2,532,495
Liabilities		
Excess contributions payable	**11,841**	8,121
Net Assets Available for Benefits	**$ 40,907,642**	$ 36,919,871

See notes to financial statements.

Grayhill, Inc. Advantage Plan

Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2014

Additions to in net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	$ 1,511,336
Dividends earned on investments	245,433
Interest on guaranteed income fund	208,588
	1,965,357
Interest income on notes receivable from participants	37,079
Contributions:	
Participant	1,617,233
Company	1,541,090
Rollovers	39,001
	3,197,324
Total additions	5,199,760
Deductions from net assets attributed to:	
Benefits paid directly to participants	1,159,262
Administrative expenses	52,727
	1,211,989
Net increase	3,987,771
Net assets available for benefits:	
Beginning of year	36,919,871
End of year	$ 40,907,642

See notes to financial statements.

Note 1. Plan Description

The following brief description of the Grayhill, Inc. (the Company) Advantage Plan (the Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General: The Plan is a defined contribution plan established to enable eligible employees of the Company to share in a portion of the Company's profits and to defer receipt of a portion of their compensation for the principal purpose of providing benefits at time of retirement, disability or death. Employees become eligible to participate upon completion of 90 days of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Participant contributions: Each year, participants may contribute up to the lower of 25 percent of their annual compensation or the maximum allowable by the Internal Revenue Service (IRS). 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.

Employer matching contributions: Company matching contributions are made at the discretion of the Company's Board of Directors equal to a percentage or dollar amount of a participant's contributions. Such amounts are credited among the accounts of participants who have made compensation reductions during the year. The Company's matching contributions during 2014 were dollar for dollar up to $300 and totaled $136,755.

Employer profit sharing contributions: Profit sharing contributions are made at the discretion of the Company's Board of Directors. Contributions are allocated to the eligible participants' accounts based upon the rate of each participant's points, as defined by the Plan, to the total points of all eligible participants. Points are awarded based upon employee compensation and length of service. The Company's profit sharing contributions during 2014 were $1,404,335.

Participant accounts: Each participant's account is credited with the participant's contributions, the Company's matching contribution, and an allocation of (a) the Company's discretionary profit sharing contribution, if any, (b) forfeitures of terminated nonvested accounts, (c) plan earnings and (d) administrative expenses. Allocations are based on participants' account balances or compensation, as defined. Earnings include interest, dividends and changes in the fair value of investments. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account, as defined.

Vesting: Participants are immediately vested in their contributions and Company matching contributions plus earnings thereon. Vesting in the remainder of their accounts is based on years of continuous service. For balances prior to January 1, 2007, a participant is 100 percent vested after seven years of credited service. For balances after January 1, 2007, a participant is 100 percent vested after six years of credited service. In the event of death, disability or retirement at designated ages, participants become fully vested.

Investment options: Upon enrollment in the Plan, participants may direct their account balances into a variety of investment options, as more fully described in the Plan's literature. Participants may change their investment options at any time.

Note 1. Plan Description (Continued)

Notes receivable from participants: Participants may borrow from their fund accounts a minimum of $500 up to a maximum equal to the lesser of $50,000 or 50 percent of their vested account balance. Note terms range from 1-5 years or up to 10 years for the purchase of a primary residence. The notes are collateralized by the balance in the participant's account. The notes bear interest at rates that range from 3.25 percent to 7.75 percent at December 31, 2014, which is commensurate with local prevailing rates as determined by the Plan Administrator. Principal and interest payments are paid through payroll deductions.

Payment of benefits: If a participant terminates for any reason, the Plan provides that the participant may receive benefits in the form of a lump-sum or installments. Withdrawals are also allowed at any time for hardship reasons as defined in the Plan.

Plan expenses: The Company pays certain administrative and overhead costs of the Plan.

Forfeited accounts: Forfeitures are allocated to the participants' accounts based upon the ratio of each participant's points, as defined by the Plan, to the total points of all eligible participants. At December 31, 2014 and 2013, forfeited nonvested accounts totaled $21,965 and $9,300, respectively. During the year ended December 31, 2014, forfeitures of $17,056 were allocated to participant accounts.

Note 2. Significant Accounting Policies

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

Investment valuation and income recognition: Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Board of Trustees determines the Plan's valuation policies utilizing information provided by the investment custodians and insurance company. See Note 7 for discussion of fair value measurements.

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

Investment contracts held by a defined-contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The statements of net assets available for benefits and changes in net assets available for benefits present the fair value of the investment contract. There is no difference between fair value and contract value.

Notes receivable from participants: Notes receivable from participants are measured at their unpaid principle balances plus any accrued interest. Delinquent notes are treated as distributions based upon the terms of the plan document surrounding defaults.

Administrative expenses: Investment management and administrative expenses of the Plan are paid by the Plan as provided in the plan document. Certain other administrative expenses are paid by the Company on behalf of the Plan, without reimbursement.

Payment of benefits: Benefits are recorded when paid.

Note 2. Significant Accounting Policies (Continued)

Accounting estimates: The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes, and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Pending accounting pronouncements: In May 2015, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) 2015-07, *Fair Value Measurement (Topic 820): Disclosures for Investments in Certain Entities That Calculate Net Asset Value per Share (or Its Equivalent)*. The amendments in this update remove the requirement to categorize within the fair value hierarchy all investments for which fair value is measured using the net asset value per share practical expedient. The amendments also remove the requirement to make certain disclosures for all investments that are eligible to be measured at fair value using the net asset value per share practical expedient. The amendments in this update are effective for public business entities for fiscal years beginning after December 15, 2015. For all other entities, the amendments in this update are effective for fiscal years beginning after December 15, 2016. Early adoption is permitted. Plan management is currently evaluating the impact this update will have on the Plan's financial statements.

In July 2015, the FASB issued ASU 2015-12, *Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962), Health and Welfare Benefit Plans (Topic 965) – (I) Fully Benefit-Responsive Investment Contracts, (II) Plan Investment Disclosures, and (III) Measurement Date Practical Expedient (a consensus of the FASB Emerging Issues Task Force)*. The purpose of this update is to simplify plan accounting.

- The amendments in Part I of this update designate contract value as the only required measure for direct investments in fully benefit-responsive investment contracts. Fully benefit-responsive investment contracts will be presented at contract value; accordingly, there will no longer be an adjustment from fair value to contract value on the face of the financial statements.

- The amendments in Part II of this update will eliminate the requirements for plans to disclose (1) individual investments that represent 5 percent or more of net assets available for benefits and (2) the net appreciation or depreciation for investments by general type for both participant-directed investments and nonparticipant-directed investments. The net appreciation or depreciation in investments for the period will still be required to be presented in the aggregate. In addition, if an investment is measured using the net asset value per share (or its equivalent) practical expedient in Topic 820 and that investment is in a fund that files a U.S. Department of Labor Form 5500, Annual Return/Report of Employee Benefit Plan, as a direct filing entity, disclosure of that investment's strategy will no longer be required.

- The amendments in Part III of this update reduce complexity in employee benefit plan accounting by providing a practical expedient that permits plans to measure investments and investment-related accounts as of a month-end date that is closest to the plan's fiscal year-end, when the fiscal period does not coincide with month-end.

The update may be adopted in whole or by part (I, II, and III), as applicable. The amendments in this update are effective for fiscal years beginning after December 15, 2015. Early adoption is permitted. Upon adoption, the amendments in Parts I and II shall be applied retrospectively to all periods presented; the amendments in Part III shall be applied prospectively. Plan management is currently evaluating the impact this update will have on the Plan's financial statements.

Note 3. Information Certified and Provided by Prudential Bank & Trust, F.S.B. (Prudential), the Trustee

The following is a summary of the Plan's asset and income information as of December 31, 2014 and 2013, and for the year ended December 31, 2014, included throughout the Plan's financial statements and supplemental schedule, that was prepared by or derived from information provided by the trustee and furnished to the Plan Administrator. The Plan Administrator has obtained a certification from the trustee that information provided to the Plan Administrator by the trustee related to the following assets and income is complete and accurate. Accordingly, as permitted by 29 CFR 2520.103-8 of the United States Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information which appears throughout the financial statements and supplemental schedule related to the following assets and income:

	2014	2013
Shares of pooled separate accounts	$ 11,235,795	$ 10,251,230
Guaranteed income fund	11,742,684	10,848,743
Shares of registered investment companies	15,272,608	13,295,524
Notes receivable from participants	1,127,306	1,097,918
Net appreciation in fair value of investments	$ 1,511,336	
Dividends earned on investments	245,433	
Interest on guaranteed income fund	208,588	
Interest income on notes receivable from participants	37,079	

Note 4. Investments

The following table presents the value of the investments that represent 5 percent or more of the Plan's net assets as of December 31, 2014 and 2013:

	2014	2013
Guaranteed income fund	$ 11,742,684	$ 10,848,743
Shares of pooled separate accounts:		
Prudential Balanced I Fund - Wellington Management	4,879,946	4,224,401
Prudential Small Cap Growth - Times Square	3,407,596	3,606,185
Shares of registered investment companies:		
American Fund Growth of America	3,207,686	2,795,143
Vanguard 500 Index	*	6,882,087
Vanguard Tru 500 Admiral	8,040,342	*

* Indicates less than 5 percent

Note 5. Related-Party Transactions

The Plan's investments are held and managed by Prudential, the trustee. These transactions, therefore, qualify as party-in-interest. Prudential also performs administrative and recordkeeping services for the Plan. Fees paid by the Plan for the investment management services amounted to $52,727 for the year ended December 31, 2014.

Certain employees of the Company provide administrative services to the Plan. These employees did not receive compensation from the Plan for their services. The Company pays certain administrative expenses incurred by the Plan.

Note 6. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100 percent vested in their accounts.

Note 7. Fair Value Measurements

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

Level1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2: Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in inactive 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; and
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

The asset's or liability's fair value measurement within the fair value hierarchy is based upon the lowest level of 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.

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

Shares of pooled separate accounts: Valued at the total of the net asset value (NAV) of the underlying investments held by the account at year-end. The Plan's interest in the pooled separate accounts is valued based on the information reported by the investment advisor. These fair values are classified within Level 2 of the valuation hierarchy since the net asset value of the pooled separate account itself is not publicly quoted but the values are not dependent on the input of any significant judgments or assumptions by management.

Guaranteed income fund: Valued at fair value by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the credit-worthiness of the issuer. These accounts are classified within Level 3 of the valuation hierarchy since the fair value is dependent on the input of significant judgments or assumptions by management. See Note 8.

Shares of registered investment companies: Valued at quoted market prices which represent the NAV of shares held by the Plan at year-end.

Note 7. Fair Value Measurements (Continued)

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

	Assets at Fair Value as of December 31, 2014			
	Level 1	Level 2	Level 3	Total
Shares of pooled separate accounts:				
Balanced fund	$ -	$ 4,879,946	$ -	$ 4,879,946
Small cap stock funds	-	5,072,413	-	5,072,413
Fixed income	-	1,283,436	-	1,283,436
Guaranteed income fund	-	-	11,742,684	11,742,684
Shares of registered investment companies:				
Large Growth	3,207,686	-	-	3,207,686
Large Value	1,678,373	-	-	1,678,373
Large Blend	8,040,342	-	-	8,040,342
International funds	2,346,207	-	-	2,346,207
Total assets at fair value	$ 15,272,608	$ 11,235,795	$ 11,742,684	$ 38,251,087

	Assets at Fair Value as of December 31, 2013			
	Level 1	Level 2	Level 3	Total
Shares of pooled separate accounts:				
Balanced fund	$ -	$ 4,224,401	$ -	$ 4,224,401
Small cap stock funds	-	4,931,174	-	4,931,174
Fixed income	-	1,095,655	-	1,095,655
Guaranteed income fund	-	-	10,848,743	10,848,743
Shares of registered investment companies:				
Large Growth	2,795,143	-	-	2,795,143
Large Value	1,463,067	-	-	1,463,067
Large Blend	6,882,087	-	-	6,882,087
International funds	2,155,227	-	-	2,155,227
Total assets at fair value	$ 13,295,524	$ 10,251,230	$ 10,848,743	$ 34,395,497

Note 7. Fair Value Measurements (Continued)

The table below sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2014.

	Guaranteed Income Fund
Balance, beginning of year	$ 10,848,743
Interest income	208,588
Purchases	1,049,443
Sales	(364,090)
Balance, end of year	$ 11,742,684

The following table sets forth additional disclosures of the Plan's investments whose fair value is estimated using net asset value per share (or its equivalent) as of December 31, 2014 and 2013:

	Fair Value		Unfunded Commitment		Redemption	Redemption
Investment	2014	2013	2014	2013	Frequency	Notice Period
Shares of pooled separate accounts:						
Balanced fund (a)	$ 4,879,946	$ 4,224,401	$ -	$ -	Monthly	None
Small cap stock funds (b)	5,072,413	4,931,174	-	-	Monthly	None
Fixed income (c)	1,283,436	1,095,655	-	-	Monthly	None
Total	$ 11,235,795	$ 10,251,230	$ -	$ -		

(a) This category is comprised of five distinct, multi-asset class, multi-manager investment portfolios, which offer a range of risk/return characteristics. The performance goal for each fund in this class is to consistently outperform its benchmark over full market cycles. Participants are allowed to transfer back into this category during the 30-day period. New contributions are allowed during this period.

(b) The shares of pooled separate accounts in this category primarily invest in equity securities of U.S. companies with small to large market capitalization. Selected funds within this category may invest in stocks of foreign companies, convertible debt securities, and real estate investment trusts. Participants are allowed to transfer back into this category during the 30-day period. New contributions are allowed during this period.

(c) This category includes securities that are AAA rated or issued by the U.S. government or its agencies and mortgage-backed securities. Participants are allowed to transfer back into this category during the 30-day period. New contributions are allowed during this period.

Note 7. Fair Value Measurements (Continued)

Changes in Fair Value Levels

To assess the appropriate classification of investments within the fair value hierarchy, the availability of market data is monitored. Changes in economic conditions or valuation techniques may require the transfer of investment for one fair value level to another. In such instances, the transfer is reported at the end of the reporting period.

Plan management evaluates the significance of transfers between levels based upon the nature of the investment and size of the transfer relative to total net assets available for benefits. For the year ended December 31, 2014, there were no transfers in or out of Levels 1, 2, or 3.

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements

The following table represents the Plan's Level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments, and the significant unobservable inputs and the ranges of values for those inputs.

Instrument	Fair Value December 31, 2014	Fair Value December 31, 2013	Principal Valuation Technique	Unobservable Inputs	Range of Significant Input Values	Weighted Average
Guaranteed Income Fund	$ 11,742,684	$ 10,848,743	Valued at fair value by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the credit-worthiness of the issuer. These accounts are classified within Level 3 of the valuation hierarchy since the fair value is dependent on the input of significant judgments or assumptions by management. See Note 8.	Earnings at Guaranteed Crediting Rate	Gross guaranteed crediting rate must be greater than or equal to the contractual minimum crediting rate	Interest is credited using a single portfolio rate single portfolio rate approach. A single interest crediting rate is applied to all contributions made regardless of timing. Interest crediting rates are reviewed on a semi-annual basis. When establishing these rates, Prudential considers current economic and market conditions, the general interest rate environment and the experience of a reference portfolio. The minimum crediting rate is 1.50%.

In estimating fair value of the investments in Level 3, the Board of Trustees may use third-party pricing sources or appraisers. In substantiating the reasonableness of the pricing data provided by third parties, the Board of Trustees evaluates a variety of factors including review of methods and assumptions used by external sources, recently executed transactions, existing contracts, economic conditions, industry and market developments, and overall credit ratings.

Note 8. Investment Contract with Insurance Company

The Plan maintains an investment contract with Prudential Retirement Insurance and Annuity Company (PRIAC). PRIAC maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The guaranteed income fund contract issuer is contractually obligated to repay the principal and a specific interest rate that is guaranteed to the Plan.

As described in Note 2, because the guaranteed investment contract is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the guaranteed income fund. Contract value, as reported to the Plan by PRIAC, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value within reasonable timeframes.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting interest and adjusted rate is based on a formula agreed upon with the issuer, but may not be less than 1.50 percent. Such interest rates are reviewed semiannually by PRIAC.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Participants should refer to the investment contract for a list of such events. The Plan Administrator does not believe that the occurrence of any such value event, which would limit the Plan's ability to transact at contract value with participants, is probable.

There are no contract termination clauses or charges applied upon discontinuance to terminate the agreement prior to the scheduled maturity date.

	2014	2013
Average yields:		
Based on actual earnings	2.10%	2.00%
Based on interest rate credited to participants	2.10%	2.00%

Note 9. Tax Status

The Plan is a non-standardized 401(k) profit sharing plan and trust. The prototype plan has received an opinion letter dated April 29, 2014, from the IRS as to the prototype plan's qualified status. The prototype plan opinion letter has been relied upon by this Plan. The Plan Administrator believes that the Plan is designed and is being operated in compliance with applicable requirements of the Internal Revenue Code.

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

Note 10. Risks and Uncertainties

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

Note 11. Reconciliation of Financial Statements to Form 5500

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

	2014	2013
Net assets available for benefits per the financial statements	$ 40,907,642	$ 36,919,871
Shares of registered investment companies	2	-
Participant loans	1,127,306	1,097,918
Notes receivable from participants	(1,127,306)	(1,097,918)
Company contributions receivable	(1,541,090)	(1,434,577)
Refund to participants	11,841	8,121
Net assets available for benefits per the Form 5500	$ 39,378,395	$ 35,493,415

Then following is a reconciliation of the net increase in net assets available for benefits per the financial statements to the Form 5500 for the year ended December 31, 2014:

Net increase in net assets available for benefits per the financial statements	$ 3,987,771
Net appreciation in fair value of investments	2
Contributions receivable at December 31, 2014	(1,541,090)
Contributions receivable at December 31, 2013	1,434,577
Benefits due to participants at December 31, 2014	11,841
Benefits due to participants at December 31, 2013	(8,121)
Net increase in the net assets available for benefits per Form 5500	$ 3,884,980

Note 12. Subsequent Events

The Plan Administrator has evaluated subsequent events for potential recognition and/or disclosure through October 13, 2015, the date the financial statements were available to be issued. Effective May 1, 2015, the Plan was amended to include automatic deferrals in the amount of 2 percent from the eligible participant's compensation each payroll period unless the participant makes a contrary election.

Supplemental Schedule

Grayhill, Inc. Advantage Plan

EIN: 36-2345252
Plan Number: 003

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2014

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		Investment and Annuity Contract		
*	Prudential Retirement Insurance and Annuity Company	Guaranteed Income Fund	**	$11,742,684
		Shares of Pooled Separate Accounts		
*	Prudential Retirement Insurance and Annuity Company	Balance Fund 1 - Wellington Management	**	4,879,946
*	Prudential Retirement Insurance and Annuity Company	Small Cap Growth - Times Square	**	3,407,596
*	Prudential Retirement Insurance and Annuity Company	Core Plus Bond/PIMCO	**	1,283,436
*	Prudential Retirement Insurance and Annuity Company	Small Cap Value - Kennedy Capital	**	1,664,817
		Shares of Registered Investment Companies		
	Dimensional Fund Advisors LP	DFA US Large Cap Value I	**	1,678,373
	Capital Research & mgmt co.	American Fund Growth of America	**	3,207,686
	The Oakmark Funds	Oakmark International Fund I	**	1,853,725
	Vanguard Group	TOT STK Admiral	**	492,482
	Vanguard Group	Tru 500 Admiral	**	8,040,342
				38,251,087
*	Participants	Participant loans (Interest rates range from 3.25% to 7.75%)	**	1,127,306
				$39,378,393

* Indicates a party-in-interest.
** Cost information is not required for participant-directed investments.

Grayhill, Inc.
Advantage Plan

Financial Report
December 31, 2014

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McGladrey

Independent Auditor's Report

To the Plan Administrator
Grayhill, Inc. Advantage Plan
La Grange, Illinois

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

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

Auditor's Responsibility
Our responsibility is to express an opinion on these financial statements based on 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 or provided by Prudential Bank & Trust, F.S.B., the trustee of the Plan, except for comparing this information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan Administrator that the trustee holds the Plan's assets and executes transactions. The Plan Administrator has obtained certifications from the trustee as of December 31, 2014 and 2013, and for the year ended December 31, 2014, that the information provided to the Plan Administrator by the trustee 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.

Member of the RSM International network of independent accounting, tax and consulting firms.

Other Matter
The supplemental schedule of assets (held at year end) as of December 31, 2014, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purposes of additional analysis and is not a required part of the financial statements. The supplemental schedule is the responsibility of the Plan's management. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedule.

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 schedule, other than that derived from the information certified or provided by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

McGladrey LLP

Chicago, Illinois
October 13, 2015

Grayhill, Inc. Advantage Plan

Statements of Net Assets Available for Benefits
December 31, 2014 and 2013

	2014	2013
Assets		
Investments, at fair value		
Shares of pooled separate accounts	**$ 11,235,795**	$ 10,251,230
Guaranteed income fund	**11,742,684**	10,848,743
Shares of registered investment companies	**15,272,608**	13,295,524
	38,251,087	34,395,497
Receivables:		
Notes receivable from participants	**1,127,306**	1,097,918
Company contributions	**1,541,090**	1,434,577
	2,668,396	2,532,495
Liabilities		
Excess contributions payable	**11,841**	8,121
Net Assets Available for Benefits	**$ 40,907,642**	$ 36,919,871

See notes to financial statements.

Grayhill, Inc. Advantage Plan

Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2014

Additions to in net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	$ 1,511,336
Dividends earned on investments	245,433
Interest on guaranteed income fund	208,588
	1,965,357
Interest income on notes receivable from participants	37,079
Contributions:	
Participant	1,617,233
Company	1,541,090
Rollovers	39,001
	3,197,324
Total additions	5,199,760
Deductions from net assets attributed to:	
Benefits paid directly to participants	1,159,262
Administrative expenses	52,727
	1,211,989
Net increase	3,987,771
Net assets available for benefits:	
Beginning of year	36,919,871
End of year	$ 40,907,642

See notes to financial statements.

Note 1. Plan Description

The following brief description of the Grayhill, Inc. (the Company) Advantage Plan (the Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General: The Plan is a defined contribution plan established to enable eligible employees of the Company to share in a portion of the Company's profits and to defer receipt of a portion of their compensation for the principal purpose of providing benefits at time of retirement, disability or death. Employees become eligible to participate upon completion of 90 days of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Participant contributions: Each year, participants may contribute up to the lower of 25 percent of their annual compensation or the maximum allowable by the Internal Revenue Service (IRS). 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.

Employer matching contributions: Company matching contributions are made at the discretion of the Company's Board of Directors equal to a percentage or dollar amount of a participant's contributions. Such amounts are credited among the accounts of participants who have made compensation reductions during the year. The Company's matching contributions during 2014 were dollar for dollar up to $300 and totaled $136,755.

Employer profit sharing contributions: Profit sharing contributions are made at the discretion of the Company's Board of Directors. Contributions are allocated to the eligible participants' accounts based upon the rate of each participant's points, as defined by the Plan, to the total points of all eligible participants. Points are awarded based upon employee compensation and length of service. The Company's profit sharing contributions during 2014 were $1,404,335.

Participant accounts: Each participant's account is credited with the participant's contributions, the Company's matching contribution, and an allocation of (a) the Company's discretionary profit sharing contribution, if any, (b) forfeitures of terminated nonvested accounts, (c) plan earnings and (d) administrative expenses. Allocations are based on participants' account balances or compensation, as defined. Earnings include interest, dividends and changes in the fair value of investments. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account, as defined.

Vesting: Participants are immediately vested in their contributions and Company matching contributions plus earnings thereon. Vesting in the remainder of their accounts is based on years of continuous service. For balances prior to January 1, 2007, a participant is 100 percent vested after seven years of credited service. For balances after January 1, 2007, a participant is 100 percent vested after six years of credited service. In the event of death, disability or retirement at designated ages, participants become fully vested.

Investment options: Upon enrollment in the Plan, participants may direct their account balances into a variety of investment options, as more fully described in the Plan's literature. Participants may change their investment options at any time.

Note 1. Plan Description (Continued)

Notes receivable from participants: Participants may borrow from their fund accounts a minimum of $500 up to a maximum equal to the lesser of $50,000 or 50 percent of their vested account balance. Note terms range from 1-5 years or up to 10 years for the purchase of a primary residence. The notes are collateralized by the balance in the participant's account. The notes bear interest at rates that range from 3.25 percent to 7.75 percent at December 31, 2014, which is commensurate with local prevailing rates as determined by the Plan Administrator. Principal and interest payments are paid through payroll deductions.

Payment of benefits: If a participant terminates for any reason, the Plan provides that the participant may receive benefits in the form of a lump-sum or installments. Withdrawals are also allowed at any time for hardship reasons as defined in the Plan.

Plan expenses: The Company pays certain administrative and overhead costs of the Plan.

Forfeited accounts: Forfeitures are allocated to the participants' accounts based upon the ratio of each participant's points, as defined by the Plan, to the total points of all eligible participants. At December 31, 2014 and 2013, forfeited nonvested accounts totaled $21,965 and $9,300, respectively. During the year ended December 31, 2014, forfeitures of $17,056 were allocated to participant accounts.

Note 2. Significant Accounting Policies

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

Investment valuation and income recognition: Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Board of Trustees determines the Plan's valuation policies utilizing information provided by the investment custodians and insurance company. See Note 7 for discussion of fair value measurements.

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

Investment contracts held by a defined-contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The statements of net assets available for benefits and changes in net assets available for benefits present the fair value of the investment contract. There is no difference between fair value and contract value.

Notes receivable from participants: Notes receivable from participants are measured at their unpaid principle balances plus any accrued interest. Delinquent notes are treated as distributions based upon the terms of the plan document surrounding defaults.

Administrative expenses: Investment management and administrative expenses of the Plan are paid by the Plan as provided in the plan document. Certain other administrative expenses are paid by the Company on behalf of the Plan, without reimbursement.

Payment of benefits: Benefits are recorded when paid.

Note 2. Significant Accounting Policies (Continued)

Accounting estimates: The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes, and disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Pending accounting pronouncements: In May 2015, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) 2015-07, *Fair Value Measurement (Topic 820): Disclosures for Investments in Certain Entities That Calculate Net Asset Value per Share (or Its Equivalent)*. The amendments in this update remove the requirement to categorize within the fair value hierarchy all investments for which fair value is measured using the net asset value per share practical expedient. The amendments also remove the requirement to make certain disclosures for all investments that are eligible to be measured at fair value using the net asset value per share practical expedient. The amendments in this update are effective for public business entities for fiscal years beginning after December 15, 2015. For all other entities, the amendments in this update are effective for fiscal years beginning after December 15, 2016. Early adoption is permitted. Plan management is currently evaluating the impact this update will have on the Plan's financial statements.

In July 2015, the FASB issued ASU 2015-12, *Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962), Health and Welfare Benefit Plans (Topic 965) – (I) Fully Benefit-Responsive Investment Contracts, (II) Plan Investment Disclosures, and (III) Measurement Date Practical Expedient (a consensus of the FASB Emerging Issues Task Force)*. The purpose of this update is to simplify plan accounting.

- The amendments in Part I of this update designate contract value as the only required measure for direct investments in fully benefit-responsive investment contracts. Fully benefit-responsive investment contracts will be presented at contract value; accordingly, there will no longer be an adjustment from fair value to contract value on the face of the financial statements.

- The amendments in Part II of this update will eliminate the requirements for plans to disclose (1) individual investments that represent 5 percent or more of net assets available for benefits and (2) the net appreciation or depreciation for investments by general type for both participant-directed investments and nonparticipant-directed investments. The net appreciation or depreciation in investments for the period will still be required to be presented in the aggregate. In addition, if an investment is measured using the net asset value per share (or its equivalent) practical expedient in Topic 820 and that investment is in a fund that files a U.S. Department of Labor Form 5500, Annual Return/Report of Employee Benefit Plan, as a direct filing entity, disclosure of that investment's strategy will no longer be required.

- The amendments in Part III of this update reduce complexity in employee benefit plan accounting by providing a practical expedient that permits plans to measure investments and investment-related accounts as of a month-end date that is closest to the plan's fiscal year-end, when the fiscal period does not coincide with month-end.

The update may be adopted in whole or by part (I, II, and III), as applicable. The amendments in this update are effective for fiscal years beginning after December 15, 2015. Early adoption is permitted. Upon adoption, the amendments in Parts I and II shall be applied retrospectively to all periods presented; the amendments in Part III shall be applied prospectively. Plan management is currently evaluating the impact this update will have on the Plan's financial statements.

Note 3. Information Certified and Provided by Prudential Bank & Trust, F.S.B. (Prudential), the Trustee

The following is a summary of the Plan's asset and income information as of December 31, 2014 and 2013, and for the year ended December 31, 2014, included throughout the Plan's financial statements and supplemental schedule, that was prepared by or derived from information provided by the trustee and furnished to the Plan Administrator. The Plan Administrator has obtained a certification from the trustee that information provided to the Plan Administrator by the trustee related to the following assets and income is complete and accurate. Accordingly, as permitted by 29 CFR 2520.103-8 of the United States Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information which appears throughout the financial statements and supplemental schedule related to the following assets and income:

	2014	2013
Shares of pooled separate accounts	$ 11,235,795	$ 10,251,230
Guaranteed income fund	11,742,684	10,848,743
Shares of registered investment companies	15,272,608	13,295,524
Notes receivable from participants	1,127,306	1,097,918
Net appreciation in fair value of investments	$ 1,511,336	
Dividends earned on investments	245,433	
Interest on guaranteed income fund	208,588	
Interest income on notes receivable from participants	37,079	

Note 4. Investments

The following table presents the value of the investments that represent 5 percent or more of the Plan's net assets as of December 31, 2014 and 2013:

	2014	2013
Guaranteed income fund	$ 11,742,684	$ 10,848,743
Shares of pooled separate accounts:		
Prudential Balanced I Fund - Wellington Management	4,879,946	4,224,401
Prudential Small Cap Growth - Times Square	3,407,596	3,606,185
Shares of registered investment companies:		
American Fund Growth of America	3,207,686	2,795,143
Vanguard 500 Index	*	6,882,087
Vanguard Tru 500 Admiral	8,040,342	*

* Indicates less than 5 percent

Note 5. Related-Party Transactions

The Plan's investments are held and managed by Prudential, the trustee. These transactions, therefore, qualify as party-in-interest. Prudential also performs administrative and recordkeeping services for the Plan. Fees paid by the Plan for the investment management services amounted to $52,727 for the year ended December 31, 2014.

Certain employees of the Company provide administrative services to the Plan. These employees did not receive compensation from the Plan for their services. The Company pays certain administrative expenses incurred by the Plan.

Note 6. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100 percent vested in their accounts.

Note 7. Fair Value Measurements

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

Level1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2: Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in inactive 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; and
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

The asset's or liability's fair value measurement within the fair value hierarchy is based upon the lowest level of 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.

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

Shares of pooled separate accounts: Valued at the total of the net asset value (NAV) of the underlying investments held by the account at year-end. The Plan's interest in the pooled separate accounts is valued based on the information reported by the investment advisor. These fair values are classified within Level 2 of the valuation hierarchy since the net asset value of the pooled separate account itself is not publicly quoted but the values are not dependent on the input of any significant judgments or assumptions by management.

Guaranteed income fund: Valued at fair value by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the credit-worthiness of the issuer. These accounts are classified within Level 3 of the valuation hierarchy since the fair value is dependent on the input of significant judgments or assumptions by management. See Note 8.

Shares of registered investment companies: Valued at quoted market prices which represent the NAV of shares held by the Plan at year-end.

Note 7. Fair Value Measurements (Continued)

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

	Assets at Fair Value as of December 31, 2014			
	Level 1	Level 2	Level 3	Total
Shares of pooled separate accounts:				
Balanced fund	$ -	$ 4,879,946	$ -	$ 4,879,946
Small cap stock funds	-	5,072,413	-	5,072,413
Fixed income	-	1,283,436	-	1,283,436
Guaranteed income fund	-	-	11,742,684	11,742,684
Shares of registered investment companies:				
Large Growth	3,207,686	-	-	3,207,686
Large Value	1,678,373	-	-	1,678,373
Large Blend	8,040,342	-	-	8,040,342
International funds	2,346,207	-	-	2,346,207
Total assets at fair value	$ 15,272,608	$ 11,235,795	$ 11,742,684	$ 38,251,087

	Assets at Fair Value as of December 31, 2013			
	Level 1	Level 2	Level 3	Total
Shares of pooled separate accounts:				
Balanced fund	$ -	$ 4,224,401	$ -	$ 4,224,401
Small cap stock funds	-	4,931,174	-	4,931,174
Fixed income	-	1,095,655	-	1,095,655
Guaranteed income fund	-	-	10,848,743	10,848,743
Shares of registered investment companies:				
Large Growth	2,795,143	-	-	2,795,143
Large Value	1,463,067	-	-	1,463,067
Large Blend	6,882,087	-	-	6,882,087
International funds	2,155,227	-	-	2,155,227
Total assets at fair value	$ 13,295,524	$ 10,251,230	$ 10,848,743	$ 34,395,497

Note 7. Fair Value Measurements (Continued)

The table below sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2014.

	Guaranteed Income Fund
Balance, beginning of year	$ 10,848,743
Interest income	208,588
Purchases	1,049,443
Sales	(364,090)
Balance, end of year	$ 11,742,684

The following table sets forth additional disclosures of the Plan's investments whose fair value is estimated using net asset value per share (or its equivalent) as of December 31, 2014 and 2013:

	Fair Value		Unfunded Commitment		Redemption	Redemption
Investment	2014	2013	2014	2013	Frequency	Notice Period
Shares of pooled separate accounts:						
Balanced fund (a)	$ 4,879,946	$ 4,224,401	$ -	$ -	Monthly	None
Small cap stock funds (b)	5,072,413	4,931,174	-	-	Monthly	None
Fixed income (c)	1,283,436	1,095,655	-	-	Monthly	None
Total	$ 11,235,795	$ 10,251,230	$ -	$ -		

(a) This category is comprised of five distinct, multi-asset class, multi-manager investment portfolios, which offer a range of risk/return characteristics. The performance goal for each fund in this class is to consistently outperform its benchmark over full market cycles. Participants are allowed to transfer back into this category during the 30-day period. New contributions are allowed during this period.

(b) The shares of pooled separate accounts in this category primarily invest in equity securities of U.S. companies with small to large market capitalization. Selected funds within this category may invest in stocks of foreign companies, convertible debt securities, and real estate investment trusts. Participants are allowed to transfer back into this category during the 30-day period. New contributions are allowed during this period.

(c) This category includes securities that are AAA rated or issued by the U.S. government or its agencies and mortgage-backed securities. Participants are allowed to transfer back into this category during the 30-day period. New contributions are allowed during this period.

Note 7. Fair Value Measurements (Continued)

Changes in Fair Value Levels

To assess the appropriate classification of investments within the fair value hierarchy, the availability of market data is monitored. Changes in economic conditions or valuation techniques may require the transfer of investment for one fair value level to another. In such instances, the transfer is reported at the end of the reporting period.

Plan management evaluates the significance of transfers between levels based upon the nature of the investment and size of the transfer relative to total net assets available for benefits. For the year ended December 31, 2014, there were no transfers in or out of Levels 1, 2, or 3.

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements

The following table represents the Plan's Level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments, and the significant unobservable inputs and the ranges of values for those inputs.

Instrument	Fair Value December 31, 2014	Fair Value December 31, 2013	Principal Valuation Technique	Unobservable Inputs	Range of Significant Input Values	Weighted Average
Guaranteed Income Fund	$ 11,742,684	$ 10,848,743	Valued at fair value by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the credit-worthiness of the issuer. These accounts are classified within Level 3 of the valuation hierarchy since the fair value is dependent on the input of significant judgments or assumptions by management. See Note 8.	Earnings at Guaranteed Crediting Rate	Gross guaranteed crediting rate must be greater than or equal to the contractual minimum crediting rate	Interest is credited using a single portfolio rate single portfolio rate approach. A single interest crediting rate is applied to all contributions made regardless of timing. Interest crediting rates are reviewed on a semi-annual basis. When establishing these rates, Prudential considers current economic and market conditions, the general interest rate environment and the experience of a reference portfolio. The minimum crediting rate is 1.50%.

In estimating fair value of the investments in Level 3, the Board of Trustees may use third-party pricing sources or appraisers. In substantiating the reasonableness of the pricing data provided by third parties, the Board of Trustees evaluates a variety of factors including review of methods and assumptions used by external sources, recently executed transactions, existing contracts, economic conditions, industry and market developments, and overall credit ratings.

Note 8. Investment Contract with Insurance Company

The Plan maintains an investment contract with Prudential Retirement Insurance and Annuity Company (PRIAC). PRIAC maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The guaranteed income fund contract issuer is contractually obligated to repay the principal and a specific interest rate that is guaranteed to the Plan.

As described in Note 2, because the guaranteed investment contract is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the guaranteed income fund. Contract value, as reported to the Plan by PRIAC, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value within reasonable timeframes.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting interest and adjusted rate is based on a formula agreed upon with the issuer, but may not be less than 1.50 percent. Such interest rates are reviewed semiannually by PRIAC.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Participants should refer to the investment contract for a list of such events. The Plan Administrator does not believe that the occurrence of any such value event, which would limit the Plan's ability to transact at contract value with participants, is probable.

There are no contract termination clauses or charges applied upon discontinuance to terminate the agreement prior to the scheduled maturity date.

	2014	2013
Average yields:		
Based on actual earnings	2.10%	2.00%
Based on interest rate credited to participants	2.10%	2.00%

Note 9. Tax Status

The Plan is a non-standardized 401(k) profit sharing plan and trust. The prototype plan has received an opinion letter dated April 29, 2014, from the IRS as to the prototype plan's qualified status. The prototype plan opinion letter has been relied upon by this Plan. The Plan Administrator believes that the Plan is designed and is being operated in compliance with applicable requirements of the Internal Revenue Code.

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

Note 10. Risks and Uncertainties

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

Note 11. Reconciliation of Financial Statements to Form 5500

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

	2014	2013
Net assets available for benefits per the financial statements	$ 40,907,642	$ 36,919,871
Shares of registered investment companies	2	-
Participant loans	1,127,306	1,097,918
Notes receivable from participants	(1,127,306)	(1,097,918)
Company contributions receivable	(1,541,090)	(1,434,577)
Refund to participants	11,841	8,121
Net assets available for benefits per the Form 5500	$ 39,378,395	$ 35,493,415

Then following is a reconciliation of the net increase in net assets available for benefits per the financial statements to the Form 5500 for the year ended December 31, 2014:

Net increase in net assets available for benefits per the financial statements	$ 3,987,771
Net appreciation in fair value of investments	2
Contributions receivable at December 31, 2014	(1,541,090)
Contributions receivable at December 31, 2013	1,434,577
Benefits due to participants at December 31, 2014	11,841
Benefits due to participants at December 31, 2013	(8,121)
Net increase in the net assets available for benefits per Form 5500	$ 3,884,980

Note 12. Subsequent Events

The Plan Administrator has evaluated subsequent events for potential recognition and/or disclosure through October 13, 2015, the date the financial statements were available to be issued. Effective May 1, 2015, the Plan was amended to include automatic deferrals in the amount of 2 percent from the eligible participant's compensation each payroll period unless the participant makes a contrary election.

Supplemental Schedule

Grayhill, Inc. Advantage Plan

EIN: 36-2345252
Plan Number: 003

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2014

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		Investment and Annuity Contract		
*	Prudential Retirement Insurance and Annuity Company	Guaranteed Income Fund	**	$11,742,684
		Shares of Pooled Separate Accounts		
*	Prudential Retirement Insurance and Annuity Company	Balance Fund 1 - Wellington Management	**	4,879,946
*	Prudential Retirement Insurance and Annuity Company	Small Cap Growth - Times Square	**	3,407,596
*	Prudential Retirement Insurance and Annuity Company	Core Plus Bond/PIMCO	**	1,283,436
*	Prudential Retirement Insurance and Annuity Company	Small Cap Value - Kennedy Capital	**	1,664,817
		Shares of Registered Investment Companies		
	Dimensional Fund Advisors LP	DFA US Large Cap Value I	**	1,678,373
	Capital Research & mgmt co.	American Fund Growth of America	**	3,207,686
	The Oakmark Funds	Oakmark International Fund I	**	1,853,725
	Vanguard Group	TOT STK Admiral	**	492,482
	Vanguard Group	Tru 500 Admiral	**	8,040,342
				38,251,087
*	Participants	Participant loans (Interest rates range from 3.25% to 7.75%)	**	1,127,306
				$39,378,393

* Indicates a party-in-interest.
** Cost information is not required for participant-directed investments.