

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

Part II	Basic Plan Information—enter all requested information				
1a Name of plan <u>MATSON, DRISCOLL & DAMICO 401(K) PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>003</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1995</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>003</u>	1c Effective date of plan <u>01/01/1995</u>	
1b Three-digit plan number (PN) ▶	<u>003</u>				
1c Effective date of plan <u>01/01/1995</u>					
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>MATSON, DRISCOLL & DAMICO</u> <u>1411 OPUS PLACE</u> <u>SUITE 240</u> <u>DOWNERS GROVE, IL 60515</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>36-3799916</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>630-725-9220</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>541211</u></td> </tr> <tr> <td style="height: 40px;"></td> </tr> </table>	2b Employer Identification Number (EIN) <u>36-3799916</u>	2c Plan Sponsor's telephone number <u>630-725-9220</u>	2d Business code (see instructions) <u>541211</u>	
2b Employer Identification Number (EIN) <u>36-3799916</u>					
2c Plan Sponsor's telephone number <u>630-725-9220</u>					
2d Business code (see instructions) <u>541211</u>					

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2015	KENT BOGDAN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5 228
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 a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits..... d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1) 178 6a(2) 173 6b 0 6c 53 6d 226 6e 0 6f 226 6g 200 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2R 2T 3D b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

<div>SCHEDULE C</div> <div>(Form 5500)</div> <div>Department of the Treasury Internal Revenue Service</div> <div>Department of Labor Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Service Provider Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div>	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 MATSON, DRISCOLL & DAMICO 401(K) PLAN	B Three-digit plan number (PN) ▶	003
C Plan sponsor's name as shown on line 2a of Form 5500 MATSON, DRISCOLL & DAMICO	D Employer Identification Number (EIN) 36-3799916	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

04-2647786

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

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

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

STRATEGIC ADVISORS, INC.

04-2654524

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	ADVISOR	5205	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(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?
37 60 64 65 71	RECORDKEEPER	1866	Yes ☒ No ☐	Yes ☒ No ☐	0	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
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
DRIEHAUS EMERGING MARKETS 25 EAST ERIE STREET CHICAGO, IL 60611	0.40%	
(a) Enter service provider name as it appears on line 2		(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
ALZGI NFJ SMCPLV IS - BOSTON FINAN 330 W. 9TH STREET KANSAS CITY, MO 66160	0.10%	
(a) Enter service provider name as it appears on line 2		(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
COL DIVIDEND INC Z - COLUMBIA MGT 04-3156901	0.40%	

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.	
CONESTOGA SM CAP INV - MUTUAL SHAR 34-1896033	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.	
METWEST TOT RTN BD I - BNY MELLON P.O. BOX 9793 PROVIDENCE, RI 02940	0.10%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.	
MSIF MID CAP GRTH I - BOSTON FINAN 330 W. 9TH STREET KANSAS CITY, MO 66160	0.15%	

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
TRP DIV GROWTH - T. ROWE PRICE SER 52-2269240	0.15%

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

Part III **Termination Information on Accountants and Enrolled Actuaries (see instructions)**
(complete as many entries as needed)

a Name: WOLF & COMPANY LLP	b EIN: 36-2985665
c Position: AUDITOR	
d Address: 1901 S. MEYERS ROAD SUITE 500 OAKBROOK, IL 60181	e Telephone: 630-545-4500

Explanation: OUR AUDITOR WAS WOLF & COMPANY AND THEY MERGED WITH BKD, LLP AND CHANGED THEIR NAME

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2014 This Form is Open to Public Inspection
For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014		
A Name of plan MATSON, DRISCOLL & DAMICO 401(K) PLAN	B Three-digit plan number (PN) ►	003
C Plan sponsor's name as shown on line 2a of Form 5500 MATSON, DRISCOLL & DAMICO	D Employer Identification Number (EIN) 36-3799916	

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	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	0	0
(2) Participant contributions.....	1b(2)	0	0
(3) Other.....	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	2441374	2192395
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common.....	1c(4)(B)	108079	225049
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property).....	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans.....	1c(8)	190243	286076
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities.....	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	23993921	26929322
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)	0	0

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	26733617	29632842

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	26733617	29632842
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	0	
(B) Participants	2a(1)(B)	1432797	
(C) Others (including rollovers)	2a(1)(C)	63283	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1496080
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	226	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	6418	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		6644
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	4731	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1737517	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1742248
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	255	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	236	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		19
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	38170	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		38170

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		-137533
c Other income.....	2c		0
d Total income. Add all income amounts in column (b) and enter total.....	2d		3145628

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	236847	
(2) To insurance carriers for the provision of benefits.....	2e(2)	0	
(3) Other.....	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		236847
f Corrective distributions (see instructions).....	2f		0
g Certain deemed distributions of participant loans (see instructions).....	2g		0
h Interest expense.....	2h		0
i Administrative expenses: (1) Professional fees.....	2i(1)	0	
(2) Contract administrator fees.....	2i(2)	0	
(3) Investment advisory and management fees.....	2i(3)	5205	
(4) Other.....	2i(4)	4351	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		9556
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		246403

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		2899225
l Transfers of assets:			
(1) To this plan.....	2l(1)		0
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

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

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)?

☒ Yes ☐ No

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

(1) Name: **BKD, LLP**

(2) EIN: **44-0160260**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
4c			
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.).....		X	
4d			
e Was this plan covered by a fidelity bond?	X		1000000
4e			
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f			
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?.....		X	
4g			
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?.....		X	
4h			
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i			
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)		X	
4j			
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k			
l Has the plan failed to provide any benefit when due under the plan?.....		X	
4l			
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.		X	
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.
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan <u>MATSON, DRISCOLL & DAMICO 401(K) PLAN</u>	B Three-digit plan number (PN) ▶ <u>003</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>MATSON, DRISCOLL & DAMICO</u>	D Employer Identification Number (EIN) <u>36-3799916</u>

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>04-6568107</u>	
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?.....	☐ Yes	☐ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....	6a		
b Enter the amount contributed by the employer to the plan for this plan year.....	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?.....	☐ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?.....	☐ Yes	☐ No	☐ N/A

Part III	Amendments
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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
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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.
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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): _____

Matson, Driscoll & Damico 401(k) Plan

EIN 36-3799916 PN 003

Independent Auditor's Report and Financial Statements

December 31, 2014 and 2013

Matson, Driscoll & Damico 401(k) Plan
December 31, 2014 and 2013

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Independent Auditor's Report

Trustees
Matson, Driscoll & Damico 401(k) Plan
Downers Grove, Illinois

We were engaged to audit the accompanying financial statements of Matson, Driscoll & Damico 401(k) Plan, which comprise the statement of net assets available for benefits as of December 31, 2014, the related statement of changes in net assets available for benefits for the year then ended, 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 our 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 5, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and notes receivable from participants and executes transactions related to these assets. The plan administrator has obtained a certification from the trustee as of and for the year ended December 31, 2014, that the information provided to the plan administrator by the trustee is complete and accurate.

Trustees
Matson, Driscoll & Damico 401(k) Plan
Downers Grove, Illinois

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 the 2014 financial statements.

Prior Year Disclaimer of Opinion by Other Auditor

Other auditors were engaged to audit the financial statements of Matson, Driscoll & Damico 401(k) Plan as of December 31, 2013, and for the year then ended, whose report dated October 6, 2014, disclaimed an opinion on those financial statements as a result of the omission of certain audit procedures at the request of management 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*.

Other Matter

The supplemental Schedule H, Line 4i - Schedule of Assets (Held at End of Year) 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 purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on this supplemental schedule.

Report on Form and Content in Compliance with DOL Rules and Regulations – 2014

The form and content of the information included in the 2014 financial statements and supplemental schedule, other than that derived from the information certified 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*.

BKD, LLP

Oakbrook Terrace, Illinois
October 6, 2015

Federal Employer Identification Number: 44-0160260

Matson, Driscoll & Damico 401(k) Plan
Statements of Net Assets Available for Benefits
December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
Investments, at Fair Value		
Common stock	\$ 225,049	\$ 108,079
Money market funds	2,192,395	2,441,374
Registered investment companies	26,825,863	23,861,546
Other	<u>103,459</u>	<u>132,375</u>
	29,346,766	26,543,374
 Receivables		
Notes receivable from participants	<u>286,076</u>	<u>190,243</u>
 Net Assets Available for Benefits	 <u><u>\$ 29,632,842</u></u>	 <u><u>\$ 26,733,617</u></u>

Matson, Driscoll & Damico 401(k) Plan
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
Additions		
Investment income		
Net appreciation (depreciation)		
in fair value of investments	\$ (99,344)	\$ 4,328,431
Interest and dividends	1,742,474	977,993
	<u>1,643,130</u>	<u>5,306,424</u>
Interest income on notes receivable from participants	6,418	8,922
Contributions		
Participants	1,432,797	1,415,359
Rollovers	63,283	1,494
	<u>1,496,080</u>	<u>1,416,853</u>
Total contributions	<u>1,496,080</u>	<u>1,416,853</u>
Total additions	<u>3,145,628</u>	<u>6,732,199</u>
Deductions		
Benefits paid directly to participants	236,847	1,640,553
Administrative expenses	9,556	11,965
	<u>246,403</u>	<u>1,652,518</u>
Total deductions	<u>246,403</u>	<u>1,652,518</u>
Net Increase	2,899,225	5,079,681
Net Assets Available for Benefits, Beginning of Year	<u>26,733,617</u>	<u>21,653,936</u>
Net Assets Available for Benefits, End of Year	<u>\$ 29,632,842</u>	<u>\$ 26,733,617</u>

Matson, Driscoll & Damico 401(k) Plan

Notes to Financial Statements

December 31, 2014 and 2013

Note 1: Description of the Plan

The following description of the Matson, Driscoll & Damico 401(k) Plan (Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all eligible employees of Matson, Driscoll & Damico, LLP (Employer or Company), and provides for retirement benefits to all participants. Upon satisfying the requirement of attaining the age of 21 and completing six months of service with the employer, employees become eligible to participate in the Plan on the first day of each plan year and the first day of the fourth, seventh, and tenth months of each plan year. The Plan is subject to the provisions of the *Employee Retirement Income Security Act of 1974* (ERISA), as amended by subsequent legislation.

Contributions

Participants may elect to contribute the lesser of 1% to 60% of their eligible compensation or the maximum amount allowed in accordance with the Internal Revenue Code, as defined (\$17,500 in 2014 and 2013). If a participant has attained age 50 by year-end, the participant may make a catch-up contribution of up to \$5,500 in 2014 and 2013. The Employer may make discretionary matching contributions of a percentage, if any, to be determined annually but subject to a maximum of 6% of the eligible compensation contributed by the participant to the Plan. There were no contributions made for the plan years ended December 31, 2014 and 2013, as the Plan was amended, effective January 1, 2008, to provide that the Employer shall contribute a percentage of eligible employee's compensation for the plan year to the Matson, Driscoll & Damico, LLP Profit Sharing Plan and Trust. A participant's account may include contributions made to another plan and transferred to the Plan as part of a rollover contribution.

Investment Options

Participants in the Plan have the right to direct the investment of their account balances in one or more investment funds made available by the plan committee under the Plan. The Plan currently offers investment options in registered investment companies and a retirement money market fund. The Plan also provides for self-directed investing whereby each participant selects specific investments such as stocks, bonds and registered investment companies, as permitted by law.

Participant Accounts

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

Matson, Driscoll & Damico 401(k) Plan

Notes to Financial Statements

December 31, 2014 and 2013

Vesting

Each participant has a non-forfeitable right to the entire value of his/her salary reduction contribution account and rollover contribution account. A participant has a vested interest in his/her Employer contribution account according to the following vesting schedule:

Years of Service	Vested Interest
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

A participant or his/her beneficiary shall be fully vested in the entire value of the participant's account upon the participant's attainment of his normal retirement age, early retirement age, or upon such participant's disability or death.

Payment of Benefits

If a participant retires, the balance of the participant's account is payable at his/her option in a lump-sum distribution, cash distribution, or a rollover into a qualified plan or IRA unless the participant's balance in the Plan is less than \$1,000, in which case the participant will receive a lump-sum distribution. Upon death or termination of a participant, the trustee of the Plan advises the beneficiary or participant of the various methods of distribution of the participant's account available to the participant or his/her beneficiary. Beneficiaries are entitled to 100% of the participant's account balance upon death or disability, as defined.

Notes Receivable from Participants

Participants may borrow from their accounts up to the lesser of \$50,000 or 50% of their nonforfeitable account balances. The loans are secured by the remaining nonforfeitable balance in the participant's account and bear interest at rates ranging from 2.75% to 3.25% at December 31, 2014. Loan terms are not to exceed five years except for those loans utilized for the purpose of purchasing a primary residence.

Forfeited Accounts

At December 31, 2014 and 2013, forfeited nonvested accounts totaled \$5,732 and \$4,677, respectively. These accounts will first be used to pay administrative expenses. Any remaining amounts will be used to reduce future Employer contributions payable under the Plan. During 2014 and 2013, \$2,000 and \$6,000, respectively, of forfeitures were used to pay administrative expenses.

Matson, Driscoll & Damico 401(k) Plan

Notes to Financial Statements

December 31, 2014 and 2013

Note 2: Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements of the Plan have been prepared on the accrual basis of accounting, in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates

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

Valuation of Investments and Income Recognition

The Plan's investments are stated at fair value. Quoted market prices are used to value investments in registered investment companies and publicly traded common stocks. Other investments represent shares of partnership funds and are valued at the closing price reported in the active market in which the investment is traded. Money market funds are valued at cost which approximates fair value. See Note 4 for fair value measurements of the Plan's investments.

The Plan provides for investments that, in general, are exposed to various risks such as interest rate, credit and overall market volatility risks. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term, and that such changes could materially affect the amounts reported in the statement of net assets available for benefits.

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

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Notes Receivable from Participants

Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest, with no allowance for credit losses, as repayments of principal and interest are received through payroll deductions.

Matson, Driscoll & Damico 401(k) Plan

Notes to Financial Statements

December 31, 2014 and 2013

Administrative Expenses

Administrative expenses of the Plan are paid by the Plan and the Company. Administrative expenses paid by the Plan totaled \$9,556 and \$11,965 for the years ended December 31, 2014 and 2013, respectively. Additionally, certain employees of the Company provide administrative and trustee services to the Plan and are not reimbursed by the Plan for such services. Certain investment management fees are netted in the net appreciation (depreciation) in fair value of investments.

Note 3: Investments

Investments that represent 5% or more of the Plan's net assets available for plan benefits at December 31, 2014 and 2013, are as follows:

	2014	2013
Fidelity Low Price Stock K Fund	\$ 3,573,201	\$ 3,192,043
Fidelity Blue Chip Growth K Fund	3,563,081	2,910,208
Fidelity Retirement Money Market Fund	2,187,821	2,438,717
Fidelity Growth Discovery K Fund	2,549,101	2,160,150
Morgan Stanley Mid Cap Growth Fund	1,989,308	2,077,916
Fidelity International Discovery K Fund	1,596,207	1,781,112
Fidelity K Fund	1,740,656	1,483,202
Freedom K 2030 Fund	1,620,024	*

*Investment less than 5% of net assets available for benefits.

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

	2014	2013
Registered investment companies	\$ (96,646)	\$ 4,274,444
Self-directed brokerage accounts - common stocks	38,188	8,911
Self-directed brokerage accounts - registered investment companies	(2,876)	1,609
Self-directed brokerage accounts - other	(38,010)	43,467
	<u>\$ (99,344)</u>	<u>\$ 4,328,431</u>

Matson, Driscoll & Damico 401(k) Plan

Notes to Financial Statements

December 31, 2014 and 2013

Note 4: Fair Value of Plan Assets and Liabilities

Generally accepted accounting principles provide a uniform framework for the definition, measurement and disclosure of fair value measurements. Fair value is defined as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. The financial accounting standards establish a fair value hierarchy which requires a plan to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The financial accounting standards describe three levels of inputs that may be used to measure fair value:

Level 1: Quoted prices (unadjusted) for identical assets or liabilities in active markets that the plan has the ability to access as of the measurement date.

Level 2: Significant other observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities, quoted prices in markets that are not active, and other inputs that are observable or can be corroborated by observable market data.

Level 3: Significant unobservable inputs that reflect a plan's own assumptions about the assumptions that market participants would use in pricing an asset or liability.

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

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

The fair value of registered investment companies and publicly traded common stocks are determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs).

Money market funds are valued at cost which approximates fair value (Level 2 inputs).

Other investments are valued at the closing price reported in the active market in which the investment is traded (Level 2 inputs).

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

Matson, Driscoll & Damico 401(k) Plan

Notes to Financial Statements

December 31, 2014 and 2013

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

		Fair Value Measurements at Reporting Date Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
		Fair Value		
December 31, 2014				
Registered investment companies				
Large cap equity funds	\$ 10,378,759	\$ 10,378,759	\$ -	\$ -
Mid cap equity funds	6,328,599	6,328,599	-	-
Small cap equity funds	1,021,138	1,021,138	-	-
International equity funds	2,445,702	2,445,702	-	-
Lifecycle funds	4,909,026	4,909,026	-	-
Bond funds	1,712,179	1,712,179	-	-
	<u>26,795,403</u>	<u>26,795,403</u>	<u>-</u>	<u>-</u>
Self-directed brokerage accounts				
Money market funds	4,574	-	4,574	-
Common stocks	225,049	225,049	-	-
Registered investment companies	30,460	30,460	-	-
Other	103,459	-	103,459	-
	<u>363,542</u>	<u>255,509</u>	<u>108,033</u>	<u>-</u>
Money market fund				
	<u>2,187,821</u>	<u>-</u>	<u>2,187,821</u>	<u>-</u>
	<u>\$ 29,346,766</u>	<u>\$ 27,050,912</u>	<u>\$ 2,295,854</u>	<u>\$ -</u>

Matson, Driscoll & Damico 401(k) Plan

Notes to Financial Statements

December 31, 2014 and 2013

		Fair Value Measurements at Reporting Date Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
		Fair Value		
December 31, 2013				
Registered investment companies				
Large cap equity funds	\$ 8,660,052	\$ 8,660,052	\$ -	\$ -
Mid cap equity funds	6,106,520	6,106,520	-	-
Small cap equity funds	1,016,781	1,016,781	-	-
International equity funds	2,569,520	2,569,520	-	-
Lifecycle funds	3,896,595	3,896,595	-	-
Bond funds	1,579,689	1,579,689	-	-
	<u>23,829,157</u>	<u>23,829,157</u>	<u>-</u>	<u>-</u>
Self-directed brokerage accounts				
Money market funds	2,657	-	2,657	-
Common stocks	108,079	108,079	-	-
Registered investment companies	32,389	32,389	-	-
Other	132,375	-	132,375	-
	<u>275,500</u>	<u>140,468</u>	<u>135,032</u>	<u>-</u>
Money market fund	<u>2,438,717</u>	<u>-</u>	<u>2,438,717</u>	<u>-</u>
	<u>\$ 26,543,374</u>	<u>\$ 23,969,625</u>	<u>\$ 2,573,749</u>	<u>\$ -</u>

Note 5: Certification by Plan Trustee

The plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under *Employee Retirement Income Security Act of 1974*. Accordingly, Fidelity Management Trust Company, the trustee of the Plan, has certified to the completeness and accuracy of all investments, at fair value, and notes receivable from participants reflected on the accompanying statements of net assets available for benefits as of December 31, 2014 and 2013, the supplemental schedule of assets (held at end of year) as of December 31, 2014, and the investment income components and interest income from participant notes receivable reflected in the statements of changes in net assets available for benefits for the years ended December 31, 2014 and 2013.

The Plan's independent auditors did not perform procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule.

Note 6: Income Tax Status

Matson, Driscoll & Damico 401(k) Plan

Notes to Financial Statements

December 31, 2014 and 2013

The Plan adopted a prototype defined contribution plan and trust sponsored by Fidelity Management & Research Company (Fidelity). The Internal Revenue Service has determined and informed Fidelity in a letter dated March 31, 2008, that the Plan is qualified and tax exempt under the appropriate sections of the Internal Revenue Code (IRC). The Plan has been amended since the date of the opinion letter. The plan administrator believes that the Plan, as amended, is designed and being operated in compliance with the applicable requirements of the IRC; therefore, no provision for income taxes has been included in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan 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 periods in progress. The plan administrator believes the Plan is no longer subject to income tax examinations for years prior to the year ended December 31, 2011.

Note 7: 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, all participants would become 100% vested in their account balances.

Note 8: Party-in-Interest Transactions

The Plan's investment funds are managed by Fidelity Management Trust Company, the trustee of the Plan at December 31, 2014 and 2013. Accordingly, these transactions qualify as party-in-interest transactions.

Note 9: Reclassifications

Certain reclassifications have been made to the 2013 financial statements to conform to the 2014 financial statement presentation. These reclassifications had no effect on changes in net assets available for benefits.

Matson, Driscoll & Damico 401(k) Plan

Notes to Financial Statements

December 31, 2014 and 2013

Note 10: Subsequent Events

Subsequent events have been evaluated through the date of the Independent Auditor's Report, which is the date the financial statements were available to be issued.

Supplemental Schedule

Matson, Driscoll & Damico 401(k) Plan

EIN 36-3799916 PN 003

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2014

(a)	(b)/(c) Identity of Issue, Borrower, Lessor or Similar Party/ Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Registered Investment Companies		
*	Fidelity Ginnie Mae Fund	**	\$ 661,678
*	Fidelity Government Income Fund	**	386,507
*	Fidelity Europe Fund	**	507,785
*	Fidelity SPTN Total Market Index Advisory Fund	**	984,608
*	Fidelity SPTN Extended Market Advisory Fund	**	300,688
*	Fidelity SPTN International Index Advisory Fund	**	341,710
*	Fidelity Blue Chip Growth K Fund	**	3,563,081
*	Fidelity K Fund	**	1,740,656
*	Fidelity Growth Discovery K Fund	**	2,549,101
*	Fidelity International Discovery K Fund	**	1,596,207
*	Fidelity Low-Price Stock K Fund	**	3,573,201
*	Fidelity Freedom K Income Fund	**	173,877
*	Fidelity Freedom K 2005 Fund	**	1,990
*	Fidelity Freedom K 2010 Fund	**	110,917
*	Fidelity Freedom K 2015 Fund	**	194,138
*	Fidelity Freedom K 2020 Fund	**	742,232
*	Fidelity Freedom K 2025 Fund	**	464,201
*	Fidelity Freedom K 2030 Fund	**	1,620,024
*	Fidelity Freedom K 2035 Fund	**	513,139
*	Fidelity Freedom K 2040 Fund	**	674,775
*	Fidelity Freedom K 2045 Fund	**	203,869
*	Fidelity Freedom K 2050 Fund	**	111,121
*	Fidelity Freedom K 2055 Fund	**	98,743
*	Fidelity SPTN US Bond Index Advisory Fund	**	151,068
*	Fidelity SPTN Small Cap Index Advisory Fund	**	150,649
	Allianz NFJ Small Cap Value Fund	**	854,455
	T. Rowe Price Dividend Growth Fund	**	69,121
	Morgan Stanley Mid Cap Growth Fund	**	1,989,308
	Columbia Dividend Income Z Fund	**	1,472,192
	Metwest Total Return Bond Fund	**	512,926
	Artisan Mid Cap Value Fund	**	465,402
	Driehaus Emerging Markets Fund	**	30,460
	Conestoga Small Cap Fund	**	16,034
			<u>26,825,863</u>
	Common Stocks		
	Air Lease Corp	**	207
	Altisource Residential Corp	**	127
	Apple Computer Inc	**	64,297
	AT&T Inc	**	4,480
	Baker Hughes Inc	**	227
	Baytex Energy Corp	**	10,805
	Canadian Solar Inc	**	556

Matson, Driscoll & Damico 401(k) Plan

EIN 36-3799916 PN 003

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2014

(a)	(b)/(c) Identity of Issue, Borrower, Lessor or Similar Party/ Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Common Stocks		
	Cannabis Science Inc	**	\$ 99
	Coca Cola Co	**	21,748
	Columbia Sportswear	**	361
	Cree Inc	**	129
	Fusion Pharm Inc	**	7
	Greengro Technologies Inc	**	71
	GW Pharmaceuticals	**	335
	Home Inns Hotels Mgmt Inc	**	120
	Honeywell International Inc	**	306
	Integrus Energy Group Inc	**	16,054
	Ishares Silver	**	11,672
	Johnson & Johnson	**	17,483
	Kinder Morgan Inc	**	29,692
	Microsoft Corp	**	8,838
	Monitise PLC	**	89
	OM Group	**	181
	Procter & Gamble Co	**	19,881
	Spdr Gold	**	9,086
	Southern Co	**	7,694
	Stemline Therapeutics Inc	**	171
	Terra Tech Corp	**	104
	Twenty-First Century Fox Inc	**	229
			<u>225,049</u>
	Money Market Funds		
*	Fidelity Retirement Money Market Fund	**	2,187,821
	Brokeragelink Cash Reserves	**	4,574
			<u>2,192,395</u>
	Other		
	Hi-Crush Partners	**	81,003
	American Realty Capital Properties	**	3,806
	Omega Healthcare Investors	**	5,271
	Realty Income Corp	**	13,379
			<u>103,459</u>
*	Participant Loans - 2.75% - 3.25% interest	-0-	<u>286,076</u>
			<u>\$ 29,632,842</u>

*Party-in-interest.

**Cost information for participant-directed investments is not required.

Matson, Driscoll & Damico 401(k) Plan

EIN 36-3799916 PN 003

Independent Auditor's Report and Financial Statements

December 31, 2014 and 2013

Matson, Driscoll & Damico 401(k) Plan
December 31, 2014 and 2013

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Independent Auditor's Report

Trustees
Matson, Driscoll & Damico 401(k) Plan
Downers Grove, Illinois

We were engaged to audit the accompanying financial statements of Matson, Driscoll & Damico 401(k) Plan, which comprise the statement of net assets available for benefits as of December 31, 2014, the related statement of changes in net assets available for benefits for the year then ended, 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 our 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 5, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and notes receivable from participants and executes transactions related to these assets. The plan administrator has obtained a certification from the trustee as of and for the year ended December 31, 2014, that the information provided to the plan administrator by the trustee is complete and accurate.

Trustees
Matson, Driscoll & Damico 401(k) Plan
Downers Grove, Illinois

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 the 2014 financial statements.

Prior Year Disclaimer of Opinion by Other Auditor

Other auditors were engaged to audit the financial statements of Matson, Driscoll & Damico 401(k) Plan as of December 31, 2013, and for the year then ended, whose report dated October 6, 2014, disclaimed an opinion on those financial statements as a result of the omission of certain audit procedures at the request of management 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*.

Other Matter

The supplemental Schedule H, Line 4i - Schedule of Assets (Held at End of Year) 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 purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the *Basis for Disclaimer of Opinion* paragraph, we do not express an opinion on this supplemental schedule.

Report on Form and Content in Compliance with DOL Rules and Regulations – 2014

The form and content of the information included in the 2014 financial statements and supplemental schedule, other than that derived from the information certified 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*.

BKD, LLP

Oakbrook Terrace, Illinois
October 6, 2015

Federal Employer Identification Number: 44-0160260

Matson, Driscoll & Damico 401(k) Plan
Statements of Net Assets Available for Benefits
December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
Investments, at Fair Value		
Common stock	\$ 225,049	\$ 108,079
Money market funds	2,192,395	2,441,374
Registered investment companies	26,825,863	23,861,546
Other	<u>103,459</u>	<u>132,375</u>
	29,346,766	26,543,374
 Receivables		
Notes receivable from participants	<u>286,076</u>	<u>190,243</u>
 Net Assets Available for Benefits	 <u><u>\$ 29,632,842</u></u>	 <u><u>\$ 26,733,617</u></u>

Matson, Driscoll & Damico 401(k) Plan
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
Additions		
Investment income		
Net appreciation (depreciation)		
in fair value of investments	\$ (99,344)	\$ 4,328,431
Interest and dividends	1,742,474	977,993
	<u>1,643,130</u>	<u>5,306,424</u>
Interest income on notes receivable from participants	<u>6,418</u>	<u>8,922</u>
Contributions		
Participants	1,432,797	1,415,359
Rollovers	63,283	1,494
	<u>1,496,080</u>	<u>1,416,853</u>
Total contributions	<u>1,496,080</u>	<u>1,416,853</u>
Total additions	<u>3,145,628</u>	<u>6,732,199</u>
Deductions		
Benefits paid directly to participants	236,847	1,640,553
Administrative expenses	9,556	11,965
	<u>246,403</u>	<u>1,652,518</u>
Total deductions	<u>246,403</u>	<u>1,652,518</u>
Net Increase	2,899,225	5,079,681
Net Assets Available for Benefits, Beginning of Year	<u>26,733,617</u>	<u>21,653,936</u>
Net Assets Available for Benefits, End of Year	<u><u>\$ 29,632,842</u></u>	<u><u>\$ 26,733,617</u></u>

Matson, Driscoll & Damico 401(k) Plan

Notes to Financial Statements

December 31, 2014 and 2013

Note 1: Description of the Plan

The following description of the Matson, Driscoll & Damico 401(k) Plan (Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all eligible employees of Matson, Driscoll & Damico, LLP (Employer or Company), and provides for retirement benefits to all participants. Upon satisfying the requirement of attaining the age of 21 and completing six months of service with the employer, employees become eligible to participate in the Plan on the first day of each plan year and the first day of the fourth, seventh, and tenth months of each plan year. The Plan is subject to the provisions of the *Employee Retirement Income Security Act of 1974* (ERISA), as amended by subsequent legislation.

Contributions

Participants may elect to contribute the lesser of 1% to 60% of their eligible compensation or the maximum amount allowed in accordance with the Internal Revenue Code, as defined (\$17,500 in 2014 and 2013). If a participant has attained age 50 by year-end, the participant may make a catch-up contribution of up to \$5,500 in 2014 and 2013. The Employer may make discretionary matching contributions of a percentage, if any, to be determined annually but subject to a maximum of 6% of the eligible compensation contributed by the participant to the Plan. There were no contributions made for the plan years ended December 31, 2014 and 2013, as the Plan was amended, effective January 1, 2008, to provide that the Employer shall contribute a percentage of eligible employee's compensation for the plan year to the Matson, Driscoll & Damico, LLP Profit Sharing Plan and Trust. A participant's account may include contributions made to another plan and transferred to the Plan as part of a rollover contribution.

Investment Options

Participants in the Plan have the right to direct the investment of their account balances in one or more investment funds made available by the plan committee under the Plan. The Plan currently offers investment options in registered investment companies and a retirement money market fund. The Plan also provides for self-directed investing whereby each participant selects specific investments such as stocks, bonds and registered investment companies, as permitted by law.

Participant Accounts

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

Matson, Driscoll & Damico 401(k) Plan

Notes to Financial Statements

December 31, 2014 and 2013

Vesting

Each participant has a non-forfeitable right to the entire value of his/her salary reduction contribution account and rollover contribution account. A participant has a vested interest in his/her Employer contribution account according to the following vesting schedule:

Years of Service	Vested Interest
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

A participant or his/her beneficiary shall be fully vested in the entire value of the participant's account upon the participant's attainment of his normal retirement age, early retirement age, or upon such participant's disability or death.

Payment of Benefits

If a participant retires, the balance of the participant's account is payable at his/her option in a lump-sum distribution, cash distribution, or a rollover into a qualified plan or IRA unless the participant's balance in the Plan is less than \$1,000, in which case the participant will receive a lump-sum distribution. Upon death or termination of a participant, the trustee of the Plan advises the beneficiary or participant of the various methods of distribution of the participant's account available to the participant or his/her beneficiary. Beneficiaries are entitled to 100% of the participant's account balance upon death or disability, as defined.

Notes Receivable from Participants

Participants may borrow from their accounts up to the lesser of \$50,000 or 50% of their nonforfeitable account balances. The loans are secured by the remaining nonforfeitable balance in the participant's account and bear interest at rates ranging from 2.75% to 3.25% at December 31, 2014. Loan terms are not to exceed five years except for those loans utilized for the purpose of purchasing a primary residence.

Forfeited Accounts

At December 31, 2014 and 2013, forfeited nonvested accounts totaled \$5,732 and \$4,677, respectively. These accounts will first be used to pay administrative expenses. Any remaining amounts will be used to reduce future Employer contributions payable under the Plan. During 2014 and 2013, \$2,000 and \$6,000, respectively, of forfeitures were used to pay administrative expenses.

Matson, Driscoll & Damico 401(k) Plan

Notes to Financial Statements

December 31, 2014 and 2013

Note 2: Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements of the Plan have been prepared on the accrual basis of accounting, in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates

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

Valuation of Investments and Income Recognition

The Plan's investments are stated at fair value. Quoted market prices are used to value investments in registered investment companies and publicly traded common stocks. Other investments represent shares of partnership funds and are valued at the closing price reported in the active market in which the investment is traded. Money market funds are valued at cost which approximates fair value. See Note 4 for fair value measurements of the Plan's investments.

The Plan provides for investments that, in general, are exposed to various risks such as interest rate, credit and overall market volatility risks. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term, and that such changes could materially affect the amounts reported in the statement of net assets available for benefits.

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

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Notes Receivable from Participants

Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest, with no allowance for credit losses, as repayments of principal and interest are received through payroll deductions.

Matson, Driscoll & Damico 401(k) Plan

Notes to Financial Statements

December 31, 2014 and 2013

Administrative Expenses

Administrative expenses of the Plan are paid by the Plan and the Company. Administrative expenses paid by the Plan totaled \$9,556 and \$11,965 for the years ended December 31, 2014 and 2013, respectively. Additionally, certain employees of the Company provide administrative and trustee services to the Plan and are not reimbursed by the Plan for such services. Certain investment management fees are netted in the net appreciation (depreciation) in fair value of investments.

Note 3: Investments

Investments that represent 5% or more of the Plan's net assets available for plan benefits at December 31, 2014 and 2013, are as follows:

	2014	2013
Fidelity Low Price Stock K Fund	\$ 3,573,201	\$ 3,192,043
Fidelity Blue Chip Growth K Fund	3,563,081	2,910,208
Fidelity Retirement Money Market Fund	2,187,821	2,438,717
Fidelity Growth Discovery K Fund	2,549,101	2,160,150
Morgan Stanley Mid Cap Growth Fund	1,989,308	2,077,916
Fidelity International Discovery K Fund	1,596,207	1,781,112
Fidelity K Fund	1,740,656	1,483,202
Freedom K 2030 Fund	1,620,024	*

*Investment less than 5% of net assets available for benefits.

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

	2014	2013
Registered investment companies	\$ (96,646)	\$ 4,274,444
Self-directed brokerage accounts - common stocks	38,188	8,911
Self-directed brokerage accounts - registered investment companies	(2,876)	1,609
Self-directed brokerage accounts - other	(38,010)	43,467
	<u>\$ (99,344)</u>	<u>\$ 4,328,431</u>

Matson, Driscoll & Damico 401(k) Plan

Notes to Financial Statements

December 31, 2014 and 2013

Note 4: Fair Value of Plan Assets and Liabilities

Generally accepted accounting principles provide a uniform framework for the definition, measurement and disclosure of fair value measurements. Fair value is defined as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants on the measurement date. The financial accounting standards establish a fair value hierarchy which requires a plan to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. The financial accounting standards describe three levels of inputs that may be used to measure fair value:

Level 1: Quoted prices (unadjusted) for identical assets or liabilities in active markets that the plan has the ability to access as of the measurement date.

Level 2: Significant other observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities, quoted prices in markets that are not active, and other inputs that are observable or can be corroborated by observable market data.

Level 3: Significant unobservable inputs that reflect a plan's own assumptions about the assumptions that market participants would use in pricing an asset or liability.

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

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

The fair value of registered investment companies and publicly traded common stocks are determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs).

Money market funds are valued at cost which approximates fair value (Level 2 inputs).

Other investments are valued at the closing price reported in the active market in which the investment is traded (Level 2 inputs).

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

Matson, Driscoll & Damico 401(k) Plan

Notes to Financial Statements

December 31, 2014 and 2013

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

		Fair Value Measurements at Reporting Date Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
		Fair Value		
December 31, 2014				
Registered investment companies				
Large cap equity funds	\$ 10,378,759	\$ 10,378,759	\$ -	\$ -
Mid cap equity funds	6,328,599	6,328,599	-	-
Small cap equity funds	1,021,138	1,021,138	-	-
International equity funds	2,445,702	2,445,702	-	-
Lifecycle funds	4,909,026	4,909,026	-	-
Bond funds	1,712,179	1,712,179	-	-
	<u>26,795,403</u>	<u>26,795,403</u>	<u>-</u>	<u>-</u>
Self-directed brokerage accounts				
Money market funds	4,574	-	4,574	-
Common stocks	225,049	225,049	-	-
Registered investment companies	30,460	30,460	-	-
Other	103,459	-	103,459	-
	<u>363,542</u>	<u>255,509</u>	<u>108,033</u>	<u>-</u>
Money market fund				
	<u>2,187,821</u>	<u>-</u>	<u>2,187,821</u>	<u>-</u>
	<u>\$ 29,346,766</u>	<u>\$ 27,050,912</u>	<u>\$ 2,295,854</u>	<u>\$ -</u>

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December 31, 2014 and 2013

		Fair Value Measurements at Reporting Date Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
		Fair Value		
December 31, 2013				
Registered investment companies				
Large cap equity funds	\$ 8,660,052	\$ 8,660,052	\$ -	\$ -
Mid cap equity funds	6,106,520	6,106,520	-	-
Small cap equity funds	1,016,781	1,016,781	-	-
International equity funds	2,569,520	2,569,520	-	-
Lifecycle funds	3,896,595	3,896,595	-	-
Bond funds	1,579,689	1,579,689	-	-
	<u>23,829,157</u>	<u>23,829,157</u>	<u>-</u>	<u>-</u>
Self-directed brokerage accounts				
Money market funds	2,657	-	2,657	-
Common stocks	108,079	108,079	-	-
Registered investment companies	32,389	32,389	-	-
Other	132,375	-	132,375	-
	<u>275,500</u>	<u>140,468</u>	<u>135,032</u>	<u>-</u>
Money market fund	<u>2,438,717</u>	<u>-</u>	<u>2,438,717</u>	<u>-</u>
	<u>\$ 26,543,374</u>	<u>\$ 23,969,625</u>	<u>\$ 2,573,749</u>	<u>\$ -</u>

Note 5: Certification by Plan Trustee

The plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under *Employee Retirement Income Security Act of 1974*. Accordingly, Fidelity Management Trust Company, the trustee of the Plan, has certified to the completeness and accuracy of all investments, at fair value, and notes receivable from participants reflected on the accompanying statements of net assets available for benefits as of December 31, 2014 and 2013, the supplemental schedule of assets (held at end of year) as of December 31, 2014, and the investment income components and interest income from participant notes receivable reflected in the statements of changes in net assets available for benefits for the years ended December 31, 2014 and 2013.

The Plan's independent auditors did not perform procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule.

Note 6: Income Tax Status

Matson, Driscoll & Damico 401(k) Plan

Notes to Financial Statements

December 31, 2014 and 2013

The Plan adopted a prototype defined contribution plan and trust sponsored by Fidelity Management & Research Company (Fidelity). The Internal Revenue Service has determined and informed Fidelity in a letter dated March 31, 2008, that the Plan is qualified and tax exempt under the appropriate sections of the Internal Revenue Code (IRC). The Plan has been amended since the date of the opinion letter. The plan administrator believes that the Plan, as amended, is designed and being operated in compliance with the applicable requirements of the IRC; therefore, no provision for income taxes has been included in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan 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 periods in progress. The plan administrator believes the Plan is no longer subject to income tax examinations for years prior to the year ended December 31, 2011.

Note 7: 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, all participants would become 100% vested in their account balances.

Note 8: Party-in-Interest Transactions

The Plan's investment funds are managed by Fidelity Management Trust Company, the trustee of the Plan at December 31, 2014 and 2013. Accordingly, these transactions qualify as party-in-interest transactions.

Note 9: Reclassifications

Certain reclassifications have been made to the 2013 financial statements to conform to the 2014 financial statement presentation. These reclassifications had no effect on changes in net assets available for benefits.

Matson, Driscoll & Damico 401(k) Plan
Notes to Financial Statements
December 31, 2014 and 2013

Note 10: Subsequent Events

Subsequent events have been evaluated through the date of the Independent Auditor's Report, which is the date the financial statements were available to be issued.

Supplemental Schedule

Matson, Driscoll & Damico 401(k) Plan

EIN 36-3799916 PN 003

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2014

(a)	(b)/(c) Identity of Issue, Borrower, Lessor or Similar Party/ Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Registered Investment Companies		
*	Fidelity Ginnie Mae Fund	**	\$ 661,678
*	Fidelity Government Income Fund	**	386,507
*	Fidelity Europe Fund	**	507,785
*	Fidelity SPTN Total Market Index Advisory Fund	**	984,608
*	Fidelity SPTN Extended Market Advisory Fund	**	300,688
*	Fidelity SPTN International Index Advisory Fund	**	341,710
*	Fidelity Blue Chip Growth K Fund	**	3,563,081
*	Fidelity K Fund	**	1,740,656
*	Fidelity Growth Discovery K Fund	**	2,549,101
*	Fidelity International Discovery K Fund	**	1,596,207
*	Fidelity Low-Price Stock K Fund	**	3,573,201
*	Fidelity Freedom K Income Fund	**	173,877
*	Fidelity Freedom K 2005 Fund	**	1,990
*	Fidelity Freedom K 2010 Fund	**	110,917
*	Fidelity Freedom K 2015 Fund	**	194,138
*	Fidelity Freedom K 2020 Fund	**	742,232
*	Fidelity Freedom K 2025 Fund	**	464,201
*	Fidelity Freedom K 2030 Fund	**	1,620,024
*	Fidelity Freedom K 2035 Fund	**	513,139
*	Fidelity Freedom K 2040 Fund	**	674,775
*	Fidelity Freedom K 2045 Fund	**	203,869
*	Fidelity Freedom K 2050 Fund	**	111,121
*	Fidelity Freedom K 2055 Fund	**	98,743
*	Fidelity SPTN US Bond Index Advisory Fund	**	151,068
*	Fidelity SPTN Small Cap Index Advisory Fund	**	150,649
	Allianz NFJ Small Cap Value Fund	**	854,455
	T. Rowe Price Dividend Growth Fund	**	69,121
	Morgan Stanley Mid Cap Growth Fund	**	1,989,308
	Columbia Dividend Income Z Fund	**	1,472,192
	Metwest Total Return Bond Fund	**	512,926
	Artisan Mid Cap Value Fund	**	465,402
	Driehaus Emerging Markets Fund	**	30,460
	Conestoga Small Cap Fund	**	16,034
			<u>26,825,863</u>
	Common Stocks		
	Air Lease Corp	**	207
	Altisource Residential Corp	**	127
	Apple Computer Inc	**	64,297
	AT&T Inc	**	4,480
	Baker Hughes Inc	**	227
	Baytex Energy Corp	**	10,805
	Canadian Solar Inc	**	556

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2014

(a)	(b)/(c) Identity of Issue, Borrower, Lessor or Similar Party/ Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Common Stocks		
	Cannabis Science Inc	**	\$ 99
	Coca Cola Co	**	21,748
	Columbia Sportswear	**	361
	Cree Inc	**	129
	Fusion Pharm Inc	**	7
	Greengro Technologies Inc	**	71
	GW Pharmaceuticals	**	335
	Home Inns Hotels Mgmt Inc	**	120
	Honeywell International Inc	**	306
	Integrus Energy Group Inc	**	16,054
	Ishares Silver	**	11,672
	Johnson & Johnson	**	17,483
	Kinder Morgan Inc	**	29,692
	Microsoft Corp	**	8,838
	Monitise PLC	**	89
	OM Group	**	181
	Procter & Gamble Co	**	19,881
	Spdr Gold	**	9,086
	Southern Co	**	7,694
	Stemline Therapeutics Inc	**	171
	Terra Tech Corp	**	104
	Twenty-First Century Fox Inc	**	229
			<u>225,049</u>
	Money Market Funds		
*	Fidelity Retirement Money Market Fund	**	2,187,821
	Brokeragelink Cash Reserves	**	4,574
			<u>2,192,395</u>
	Other		
	Hi-Crush Partners	**	81,003
	American Realty Capital Properties	**	3,806
	Omega Healthcare Investors	**	5,271
	Realty Income Corp	**	13,379
			<u>103,459</u>
*	Participant Loans - 2.75% - 3.25% interest	-0-	<u>286,076</u>
			<u>\$ 29,632,842</u>

*Party-in-interest.

**Cost information for participant-directed investments is not required.