# Form 5500

**Department of the Treasury**
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

# Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

**2014**

**This Form is Open to Public Inspection**

## Part I Annual Report Identification Information

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

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

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

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

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

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

**1a** Name of plan
WORKING SOLUTIONS AND WS LIVE 401(K) PROFIT SHARING PLAN

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

**1c** Effective date of plan 01/01/2002

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

1820 PRESTON PARK BLVD.
SUITE 2000
PLANO, TX 75093

**2b** Employer Identification Number (EIN)
47-0803449

**2c** Plan Sponsor's telephone number
972-964-4800

**2d** Business code (see instructions)
541990

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

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

Preparer's telephone number (optional)

| | | |
|---|---|---|
| **3a** Plan administrator's name and address [X] Same as Plan Sponsor | **3b** Administrator's EIN | |
| | **3c** Administrator's telephone number | |
| **4** If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: | **4b** EIN | |
| **a** Sponsor's name | **4c** PN | |
| **5** Total number of participants at the beginning of the plan year | **5** | 328 |
| **6** Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**). | | |
| **a(1)** Total number of active participants at the beginning of the plan year | **6a(1)** | 309 |
| **a(2)** Total number of active participants at the end of the plan year | **6a(2)** | 306 |
| **b** Retired or separated participants receiving benefits | **6b** | 0 |
| **c** Other retired or separated participants entitled to future benefits | **6c** | 31 |
| **d** Subtotal. Add lines **6a(2)**, **6b**, and **6c**. | **6d** | 337 |
| **e** Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. | **6e** | 0 |
| **f** Total. Add lines **6d** and **6e**. | **6f** | 337 |
| **g** Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) | **6g** | 144 |
| **h** Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested | **6h** | 0 |
| **7** Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) | **7** | |

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

**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
- [X] **(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
- [X] **(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**

- [X] **(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**

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

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

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

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

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

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

Receipt Confirmation Code_____

# SCHEDULE C (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

## Service Provider Information

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

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

OMB No. 1210-0110

**2014**

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

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

**A** Name of plan
WORKING SOLUTIONS AND WS LIVE 401(K) PROFIT SHARING PLAN

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

**C** Plan sponsor's name as shown on line 2a of Form 5500
WORKING SOLUTIONS

**D** Employer Identification Number (EIN)
47-0803449

## Part I Service Provider Information (see instructions)

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

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

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

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

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

T. ROWE PRICE

52-2264646

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

OAKMARK

04-3276558

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

COLUMBIA

93-0577450

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

JANUS

43-1804048

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

THORNBURG

85-0301299

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

LOOMIS SAYLES FUNDS

04-3200030

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

LORD ABBETT

13-5620131

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

INVESCO

58-2287224

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

PIMCO FUNDS

95-2632339

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

HARBOR

04-2679462

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

ACADIAN FUNDS

04-2929221

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

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

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

WELLS FARGO BANK, N.A.

94-1347393

| (b) Service Code(s) | (c) Relationship to employer, employee organization, or person known to be a party-in-interest | (d) Enter direct compensation paid by the plan. If none, enter -0-. | (e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h) Did the service provider give you a formula instead of an amount or estimated amount? |
|---|---|---|---|---|---|---|
| 15 37 49 50 52 60 62 64 | SERVICE PROVIDER | 20276 | Yes [X] No [ ] | Yes [X] No [ ] | 0 | Yes [ ] No [X] |

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

WELLS FARGO ADVISORS PCG

56-0276690

| (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 52 | SERVICE PROVIDER | 0 | Yes [X] No [ ] | Yes [ ] No [X] | 12497 | Yes [ ] No [X] |

**(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 |
|---|---|---|
| WELLS FARGO ADVISORS PCG | 27 52 | 12497 |
| **(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. | |
| WELLS FARGO BANK, N.A.<br><br>94-1347393 | 50 BASIS POINTS | |

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

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

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

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

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

# SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

# DFE/Participating Plan Information

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

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

OMB No. 1210-0110

**2014**

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

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

**A** Name of plan
WORKING SOLUTIONS AND WS LIVE 401(K) PROFIT SHARING PLAN

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

**C** Plan or DFE sponsor's name as shown on line 2a of Form 5500
WORKING SOLUTIONS

**D** Employer Identification Number (EIN)
47-0803449

## Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)

(Complete as many entries as needed to report all interests in DFEs)

**a** Name of MTIA, CCT, PSA, or 103-12 IE: INTERNATIONAL BOND CIT AT

**b** Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.A.

| **c** EIN-PN | **d** Entity code | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|---|---|---|
| 46-6136833-001 | C | 65345 |

**a** Name of MTIA, CCT, PSA, or 103-12 IE: CORE BOND CIT AT

**b** Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.A.

| **c** EIN-PN | **d** Entity code | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|---|---|---|
| 94-3222878-001 | C | 173922 |

**a** Name of MTIA, CCT, PSA, or 103-12 IE: STABLE RETURN FUND AT

**b** Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.A.

| **c** EIN-PN | **d** Entity code | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|---|---|---|
| 46-6208187-001 | C | 2184 |

**a** Name of MTIA, CCT, PSA, or 103-12 IE: CAUSEWAY INTL VALUE CIT AT

**b** Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.A.

| **c** EIN-PN | **d** Entity code | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|---|---|---|
| 47-6375784-001 | C | 75537 |

**a** Name of MTIA, CCT, PSA, or 103-12 IE: MFS VALUE CIT AT

**b** Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.A.

| **c** EIN-PN | **d** Entity code | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|---|---|---|
| 45-6648640-001 | C | 182733 |

**a** Name of MTIA, CCT, PSA, or 103-12 IE: MULTI-MANAGER SMALL CAP CIT AT

**b** Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.A.

| **c** EIN-PN | **d** Entity code | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|---|---|---|
| 45-6648658-001 | C | 68574 |

**a** Name of MTIA, CCT, PSA, or 103-12 IE: TRP INST EQUITY INCOME MGD CIT AT

**b** Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.A.

| **c** EIN-PN | **d** Entity code | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
|---|---|---|
| 46-6586666-001 | C | 106412 |

**a** Name of MTIA, CCT, PSA, or 103-12 IE: TRP INST LRG-CAP GROWTH MGD CIT AT

**b** Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.A.

| **c** EIN-PN 45-6648614-001 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 37334 |
|---|---|---|

**a** Name of MTIA, CCT, PSA, or 103-12 IE: LARGE-CAP GROWTH CIT AT

**b** Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.A.

| **c** EIN-PN 56-6649361-001 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 68576 |
|---|---|---|

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

## Financial Information

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

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

OMB No. 1210-0110

**2014**

**This Form is Open to Public Inspection**

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

**A** Name of plan
WORKING SOLUTIONS AND WS LIVE 401(K) PROFIT SHARING PLAN

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

**C** Plan sponsor's name as shown on line 2a of Form 5500
WORKING SOLUTIONS

**D** Employer Identification Number (EIN)
47-0803449

## 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 | | 21 |
| **b** Receivables (less allowance for doubtful accounts): | | | |
| **(1)** Employer contributions | 1b(1) | | |
| **(2)** Participant contributions | 1b(2) | | |
| **(3)** Other | 1b(3) | | |
| **c** General investments: | | | |
| **(1)** Interest-bearing cash (include money market accounts & certificates of deposit) | 1c(1) | 0 | |
| **(2)** U.S. Government securities | 1c(2) | | |
| **(3)** Corporate debt instruments (other than employer securities): | | | |
| **(A)** Preferred | 1c(3)(A) | | |
| **(B)** All other | 1c(3)(B) | | |
| **(4)** Corporate stocks (other than employer securities): | | | |
| **(A)** Preferred | 1c(4)(A) | | |
| **(B)** Common | 1c(4)(B) | | |
| **(5)** Partnership/joint venture interests | 1c(5) | | |
| **(6)** Real estate (other than employer real property) | 1c(6) | | |
| **(7)** Loans (other than to participants) | 1c(7) | | |
| **(8)** Participant loans | 1c(8) | 65512 | 84846 |
| **(9)** Value of interest in common/collective trusts | 1c(9) | 536676 | 780617 |
| **(10)** Value of interest in pooled separate accounts | 1c(10) | | |
| **(11)** Value of interest in master trust investment accounts | 1c(11) | | |
| **(12)** Value of interest in 103-12 investment entities | 1c(12) | | |
| **(13)** Value of interest in registered investment companies (e.g., mutual funds) | 1c(13) | 3097121 | 3461585 |
| **(14)** Value of funds held in insurance company general account (unallocated contracts) | 1c(14) | | |
| **(15)** Other | 1c(15) | | |

| | | (a) Beginning of Year | (b) End of Year |
|---|---|---|---|
| **1d** Employer-related investments: | | | |
| **(1)** Employer securities | 1d(1) | | |
| **(2)** Employer real property | 1d(2) | | |
| **e** Buildings and other property used in plan operation | 1e | | |
| **f** Total assets (add all amounts in lines 1a through 1e) | 1f | 3699309 | 4327069 |
| **Liabilities** | | | |
| **g** Benefit claims payable | 1g | | |
| **h** Operating payables | 1h | | |
| **i** Acquisition indebtedness | 1i | | |
| **j** Other liabilities | 1j | | |
| **k** Total liabilities (add all amounts in lines 1g through1j) | 1k | 0 | 0 |
| **Net Assets** | | | |
| **l** Net assets (subtract line 1k from line 1f) | 1l | 3699309 | 4327069 |

## 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) | 193083 | |
| **(B)** Participants | 2a(1)(B) | 361529 | |
| **(C)** Others (including rollovers) | 2a(1)(C) | 16533 | |
| **(2)** Noncash contributions | 2a(2) | | |
| **(3)** Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)** | 2a(3) | | 571145 |
| **b Earnings on investments:** | | | |
| **(1)** Interest: | | | |
| **(A)** Interest-bearing cash (including money market accounts and certificates of deposit) | 2b(1)(A) | | |
| **(B)** U.S. Government securities | 2b(1)(B) | | |
| **(C)** Corporate debt instruments | 2b(1)(C) | | |
| **(D)** Loans (other than to participants) | 2b(1)(D) | | |
| **(E)** Participant loans | 2b(1)(E) | 2281 | |
| **(F)** Other | 2b(1)(F) | | |
| **(G)** Total interest. Add lines **2b(1)(A)** through **(F)** | 2b(1)(G) | | 2281 |
| **(2)** Dividends: **(A)** Preferred stock | 2b(2)(A) | | |
| **(B)** Common stock | 2b(2)(B) | | |
| **(C)** Registered investment company shares (e.g. mutual funds) | 2b(2)(C) | 256132 | |
| **(D)** Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)** | 2b(2)(D) | | 256132 |
| **(3)** Rents | 2b(3) | | |
| **(4)** Net gain (loss) on sale of assets: **(A)** Aggregate proceeds | 2b(4)(A) | | |
| **(B)** Aggregate carrying amount (see instructions) | 2b(4)(B) | | |
| **(C)** Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result | 2b(4)(C) | | 0 |
| **(5)** Unrealized appreciation (depreciation) of assets: **(A)** Real estate | 2b(5)(A) | | |
| **(B)** Other | 2b(5)(B) | | |
| **(C)** Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)** | 2b(5)(C) | | 0 |

| | | (a) Amount | (b) Total |
|---|---|---|---|
| **(6)** Net investment gain (loss) from common/collective trusts | 2b(6) | | 30755 |
| **(7)** Net investment gain (loss) from pooled separate accounts | 2b(7) | | |
| **(8)** Net investment gain (loss) from master trust investment accounts | 2b(8) | | |
| **(9)** Net investment gain (loss) from 103-12 investment entities | 2b(9) | | |
| **(10)** Net investment gain (loss) from registered investment companies (e.g., mutual funds) | 2b(10) | | -107499 |
| **c** Other income | 2c | | 662 |
| **d** Total income. Add all **income** amounts in column (b) and enter total | 2d | | 753476 |
| **Expenses** | | | |
| **e** Benefit payment and payments to provide benefits: | | | |
| **(1)** Directly to participants or beneficiaries, including direct rollovers | 2e(1) | 88047 | |
| **(2)** To insurance carriers for the provision of benefits | 2e(2) | | |
| **(3)** Other | 2e(3) | | |
| **(4)** Total benefit payments. Add lines **2e(1)** through **(3)** | 2e(4) | | 88047 |
| **f** Corrective distributions (see instructions) | 2f | | |
| **g** Certain deemed distributions of participant loans (see instructions) | 2g | | |
| **h** Interest expense | 2h | | |
| **i** Administrative expenses: **(1)** Professional fees | 2i(1) | | |
| **(2)** Contract administrator fees | 2i(2) | | |
| **(3)** Investment advisory and management fees | 2i(3) | | |
| **(4)** Other | 2i(4) | 37669 | |
| **(5)** Total administrative expenses. Add lines **2i(1)** through **(4)** | 2i(5) | | 37669 |
| **j** Total expenses. Add all **expense** amounts in column (b) and enter total | 2j | | 125716 |
| **Net Income and Reconciliation** | | | |
| **k** Net income (loss). Subtract line **2j** from line **2d** | 2k | | 627760 |
| **l** Transfers of assets: | | | |
| **(1)** To this plan | 2l(1) | | |
| **(2)** From this plan | 2l(2) | | |

## Part III Accountant's Opinion

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

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

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

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

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

**(1)** Name: CPWR, LLP **(2)** EIN: 20-3676004

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

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

## Part IV Compliance Questions

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

During the plan year:

| | | Yes | No | Amount |
|---|---|---|---|---|
| **a** Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.) | 4a | X | | 14093 |
| **b** Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.) | 4b | | X | |

| | | | Yes | No | Amount |
|---|---|---|---|---|---|
| c | Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.) | 4c | | X | |
| d | Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.) | 4d | | X | |
| e | Was this plan covered by a fidelity bond? | 4e | X | | 400000 |
| f | Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? | 4f | | X | |
| g | Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser? | 4g | | X | |
| h | Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser? | 4h | | X | |
| i | Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.) | 4i | X | | |
| j | Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.) | 4j | | X | |
| k | Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? | 4k | | X | |
| l | Has the plan failed to provide any benefit when due under the plan? | 4l | | X | |
| m | If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) | 4m | | X | |
| n | If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3. | 4n | | | |

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

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

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

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

## Part V Trust Information (optional)

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

# SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

## Retirement Plan Information

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

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

OMB No. 1210-0110

**2014**

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

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

**A** Name of plan
WORKING SOLUTIONS AND WS LIVE 401(K) PROFIT SHARING PLAN

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

**C** Plan sponsor's name as shown on line 2a of Form 5500
WORKING SOLUTIONS

**D** Employer Identification Number (EIN)
47-0803449

## Part I Distributions

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

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

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

EIN(s): 41-6257133

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

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

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

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

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

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

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

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

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

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

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

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

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

## Part III Amendments

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

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

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

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

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

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

## Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

**a** Name of contributing employer

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

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

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

---

**a** Name of contributing employer

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

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

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

---

**a** Name of contributing employer

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

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

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

---

**a** Name of contributing employer

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

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

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

---

**a** Name of contributing employer

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

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

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

---

**a** Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# WORKING SOLUTIONS AND W S LIVE
# 401(K) PROFIT SHARING PLAN

Financial Statements
and
Supplemental Schedule

December 31, 2014 and 2013

**WORKING SOLUTIONS AND W S LIVE**
**401(K) PROFIT SHARING PLAN**

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* *No other supplemental schedules are required for the year ended December 31, 2014.*

CPWR
LIMITED LIABILITY PARTNERSHIP
CERTIFIED PUBLIC ACCOUNTANTS

# INDEPENDENT AUDITOR'S REPORT

To the Administrator of
Working Solutions and W S Live 401(k) Profit Sharing Plan

## Report on Financial Statements

We were engaged to audit the accompanying financial statements of Working Solutions and W S Live 401(k) Profit Sharing Plan (the "Plan"), which comprise the statements of net assets available for benefits (modified cash basis) as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits (modified cash basis) for the year ended December 31, 2014, and the related notes to the financial statements.

## Management's Responsibility for the Financial Statements

Plan management is responsible for the preparation and fair presentation of these financial statements in accordance with the modified cash basis of accounting described in Note 2; this includes determining that the modified cash basis of accounting is an acceptable basis for the preparation of the financial statements in the circumstances. Plan management is also responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

## Auditor's Responsibility

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

## Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Wells Fargo Bank, N.A., the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained certifications from the trustee as of December 31, 2014 and 2013, and for the year ended December 31, 2014, that the information provided to the plan administrator by the trustee is complete and accurate.

**Disclaimer of Opinion**

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

**Basis of Accounting**

We draw attention to Note 2 to the financial statements, which describes the basis of accounting. The financial statements are prepared on the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Our opinion is not modified with respect to this matter.

**Other Matter - Supplemental Schedule**

The supplemental schedule of assets held for investment purposes 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 ERISA 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 the supplemental schedule referred to above.

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

The form and content of the information included in the financial statements and supplemental 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.

CPWR, LLP

October 7, 2015

**WORKING SOLUTIONS AND W S LIVE**
**401(K) PROFIT SHARING PLAN**
Statements of Net Assets Available for Benefits
Modified Cash Basis
December 31, 2014 and 2013

| | 2014 | 2013 |
|---|---|---|
| **Assets** | | |
| Investments, at fair value: | | |
| Participant-directed investments: | | |
| Mutual funds | $ 3,461,606 | $ 3,097,121 |
| Common/collective trusts | 780,617 | 536,676 |
| Total investments | 4,242,223 | 3,633,797 |
| Receivables: | | |
| Notes receivable from participants | 84,846 | 65,512 |
| Employer's contributions | - | 3,799 |
| Participants' contributions | - | 10,485 |
| Total receivables | 84,846 | 79,796 |
| Net assets available for benefits | $ 4,327,069 | $ 3,713,593 |

The accompanying notes are an integral part of these financial statements.

**WORKING SOLUTIONS AND W S LIVE**
**401(K) PROFIT SHARING PLAN**
Statement of Changes in Net Assets Available for Benefits
Modified Cash Basis
For the Year Ended December 31, 2014

| | | |
|---|---|---|
| Additions to net assets: | | |
| Investment income: | | |
| Net depreciation in fair value of investments | $ (76,082) | |
| Interest and dividends | 258,413 | |
| | 182,331 | |
| Contributions: | | |
| Participants' contributions | 351,044 | |
| Employer's contributions | 189,284 | |
| Rollovers | 16,533 | |
| | 556,861 | |
| Total additions | | $ 739,192 |
| Deductions from net assets: | | |
| Benefits paid to or on behalf of participants | 88,047 | |
| Administrative expenses | 37,669 | |
| Total deductions | | 125,716 |
| Net increase | | 613,476 |
| Net assets available for benefits: | | |
| Beginning of year | | 3,713,593 |
| End of year | | $ 4,327,069 |

The accompanying notes are an integral part of these financial statements.

**WORKING SOLUTIONS AND W S LIVE**
**401(K) PROFIT SHARING PLAN**
Notes to Financial Statements

Note 1 - Description of Plan

The following description of the Working Solutions and W S Live 401(k) Profit Sharing Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution 401(k) plan covering all eligible employees of WSOL, Inc., WS Live, LLC, and Virtual Voice Solutions, Inc. (collectively, the "Company"). The Plan is designed to comply with the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code (IRC). In addition, the financial statements have been prepared in compliance with ERISA.

Plan administration

The Plan is sponsored and administered by the Company. Wells Fargo Bank, N.A. serves as the Plan's trustee and recordkeeper, and is responsible for the custody and management of the Plan's assets, and for executing investment transactions.

Eligibility

Employees of the Company are eligible to participate in the Plan after attaining the age of twenty-one and completing six months of service. Participants may enter the Plan on the first day of the month after satisfying the eligibility requirements. Those classified as independent contractors are excluded from the Plan. Participants are also eligible for the Company's safe harbor contributions after satisfying the eligibility requirements for employee deferrals, and are eligible for the Company's discretionary matching and profit sharing contributions after completing one year of service.

Contributions

Participants may contribute a percentage of annual compensation, as defined in the Plan, characterized as either pretax or Roth elective deferrals, and subject to Internal Revenue Service (IRS) limitations. Participants may also contribute amounts representing distributions from other qualified defined contribution plans.

The Plan is intended to qualify as a "Safe Harbor 401(k) Plan." The safe harbor provision is satisfied by the Company's match in an amount equal to 100% of salary deferrals that do not exceed 3% of compensation plus 50% of deferrals between 3% and 5% of compensation. The Company may also make additional matching and profit sharing contributions at the option of the Company's Board of Directors.

Note 1 - Description of Plan (Continued)

Contributions (Continued)

Participants who have attained the age of 50 before the end of the plan year are eligible to make catch-up contributions.

Participant accounts

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

Forfeitures

Forfeited balances of terminated participants' nonvested accounts are first used to reduce plan expenses and then reallocated to eligible participants' accounts in proportion to the ratio of each participant's compensation to total compensation for all participants during the Plan year. Forfeitures available for the reduction of plan expenses and reallocation to participants' accounts totaled $328 and $260 as of December 31, 2014 and 2013, respectively. No forfeitures were used to reduce administrative expenses or reallocated to participants' accounts during the year ended December 31, 2014.

Vesting

Participants are immediately vested in their pretax deferrals, Roth deferrals, rollover contributions, and Company safe harbor contributions, plus actual earnings thereon. Participants also become fully vested upon retirement (at age 60 or over), death, disability, or termination of the Plan. Vesting in the Company's discretionary matching and profit sharing contributions plus actual earnings thereon is based on years of continuous service. A participant is 100% vested after five years of credited service.

Participant loans

Participants may borrow from their fund accounts a minimum of $500 up to a maximum of $50,000 or 50% of their vested account balance, whichever is less. The term of the loan (no more than one at a time) may not exceed five years unless the loan is used to purchase a principal residence. Loans are secured by the vested balance in the participant's account and accrue interest at rates which are commensurate with local prevailing rates as determined periodically by the plan administrator. Principal and interest is paid ratably through payroll deductions.

Note 1 - Description of Plan (Continued)

Payment of benefits

On termination of service, a participant, with an account balance exceeding $5,000 may elect to receive a single lump-sum payment, equal to the value of the participant's vested interest in his or her account, or to remain invested in the Plan. Vested account balances of $5,000 or less are automatically distributed in a lump-sum payment as soon as administratively feasible. In addition, hardship or in-service distributions are permitted if certain criteria are met.

Plan termination

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

Administrative expenses

Administrative expenses are generally paid by the Company. However, the Plan may pay transaction fees which are allocated to the specific participants initiating the transactions.

Investment options

Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers a variety of mutual funds as well as investments in common/collective trusts for participants.

Note 2 - Summary of Significant Accounting Policies

Basis of accounting

The financial statements of the Plan are prepared under the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Under this method, net assets available for benefits are reflected on a cash basis except for participant and employer contributions, which are reflected on an accrual basis.

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based on the terms of the Plan document.

Note 2 - Summary of Significant Accounting Policies (Continued)

Investment valuation and income recognition

Investments in mutual funds and common/collective trusts are reported at fair value. Purchases and sales of investments are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Interest income is recorded on the cash basis. Realized and unrealized net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Fair value measurements

Fair value estimates are made at a specific point in time and the methods used to measure fair value may produce an amount 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 measure the fair value of certain financial instruments could result in different fair value measurements at the reporting date.

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants on the measurement date (the exit price). Accounting principles generally accepted in the United States of America also establishes a fair value hierarchy, which requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. Three levels of inputs may be used to measure fair value:

Level 1 - Quoted prices in active markets for identical assets or liabilities.

Level 2 – Observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities, quoted prices in markets that are not active, or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3 – Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

An asset or liability's classification within the fair value hierarchy is based on the lowest level of significant input to its valuation.

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the year ended December 31, 2014, are reported in net depreciation in fair value of investments.

Note 2 - Summary of Significant Accounting Policies (Continued)

Fair value measurements (Continued)

The following is a description of the valuation methodologies used for investments measured at fair value, including their classification within the fair value hierarchy:

*Level 1 Fair Value Measurements*

The fair value of mutual funds is based on quoted net asset values of the shares held by the Plan at year-end, and are classified as Level 1. The fair value of interest bearing cash is based on its face amount, and is classified as Level 1.

*Level 2 Fair Value Measurements*

The fair value of investments held in common/collective trust funds is based on the combined net asset values of the underlying investments less any fees paid by the fund for its expenses, and are classified as Level 2.

Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires plan management to make estimates and assumptions that affect the reported amounts of assets and liabilities and 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. Accordingly, actual results may differ from those estimates. Significant items subject to such estimates and assumptions include the fair value of investments.

Payment of benefits

Benefits paid to or on behalf of participants are recorded as a reduction of net assets available for benefits when paid.

Note 3 – Information Prepared and Certified by Trustee (unaudited)

Plan management has elected the method of annual reporting permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. The following information included in the accompanying financial statements and supplemental schedule, as of and for the year ended December 31, was obtained from data that has been prepared and certified to as complete and accurate by the trustee:

| | 2014 | 2013 |
|---|---|---|
| Participant directed investments | $ 4,242,223 | $ 3,633,797 |
| Notes receivable from participants | 84,846 | 65,512 |
| Investment income, year ended December 31, 2014 | 182,331 | |

Note 4 – Fair Value Measurements

The following presents investments at fair value by class and fair value hierarchy as of:

| | Level 1 | Level 2 |
|---|---|---|
| December 31, 2014: | | |
| Mutual funds: | | |
| Large cap | $ 642,915 | $ - |
| Mid cap | 286,825 | - |
| Small cap | 156,790 | - |
| Target date | 473,257 | - |
| Money market | 1,044,024 | - |
| Bond | 242,848 | - |
| Balanced/Allocation | 289,989 | - |
| Real estate | 38,536 | - |
| International/global | 286,422 | - |
| Common/collective trusts: | | |
| Large cap | - | 397,238 |
| Small cap | - | 68,575 |
| Bond | - | 239,267 |
| International/global | - | 75,537 |
| | $ 3,461,606 | $ 780,617 |

Note 4 – Fair Value Measurements (Continued)

| | Level 1 | Level 2 |
|---|---|---|
| December 31, 2013: | | |
| Mutual funds: | | |
| Large cap | $ 537,232 | $ - |
| Mid cap | 259,444 | - |
| Small cap | 136,297 | - |
| Target date | 406,712 | - |
| Money market | 921,518 | - |
| Bond | 291,795 | - |
| Balanced/Allocation | 263,373 | - |
| Real estate | 27,305 | - |
| International/global | 253,445 | - |
| Common/collective trusts: | | |
| Large cap | - | 332,967 |
| Small cap | - | 58,272 |
| Bond | - | 80,938 |
| International/global | - | 64,499 |
| | $ 3,097,121 | $ 536,676 |

Note 5 – Investments

The following presents investments, at fair value, that represent 5% or more of the Plan's net assets as of December 31:

| | 2014 | 2013 |
|---|---|---|
| Janus Advisor Forty Fund | $ 407,117 | $ 349,782 |
| Wells Fargo Treasury Money Market | 1,044,024 | 921,518 |
| Oakmark Equity and Income Fund II | 239,058 | 223,186 |
| T. Rowe Price Retirement 2030 | 253,367 | 204,949 |

Note 6 - Tax Status

The Plan is based on a prototype plan document sponsored by Wells Fargo Bank, N.A., the Plan's trustee. Wells Fargo Bank N.A. received an opinion letter from the IRS dated March 31, 2008, which states that the prototype document satisfies the applicable requirements of the IRC. The Plan itself has not received a determination letter from the IRS. However, the Plan's management believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Certain amendments have been made to the Plan since the letter was received; however, the Plan administrator believes that the Plan continues to be designed and operated in compliance with the applicable requirements of the IRC, and, as such, has not recorded a reserve for uncertain tax positions.

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

Note 7 – Party-in-Interest Transactions

Parties-in-interest are defined under Department of Labor Regulations as any fiduciary of the Plan, any party rendering services to the Plan, the Company, and certain others. As such, transactions conducted with Wells Fargo Bank N.A. and its affiliates qualify as party-in-interest transactions. Also, the Plan sponsor pays certain fees on behalf of the Plan.

Note 8 – Risks and Uncertainties

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

Note 9 - Reconciliation of Financial Statements to Schedule H of Form 5500

The following is a reconciliation of net assets available for benefits and contribution income per the financial statements to Schedule H of Form 5500 as of and for the year ended December 31:

| | 2014 | 2013 |
|---|---|---|
| Net assets available for benefits per the financial statement | $ 4,327,069 | $ 3,713,593 |
| Less current year contributions receivable | - | (14,284) |
| Net assets available for benefits per Form 5500 | $ 4,327,069 | $ 3,699,309 |
| | | |
| Contribution income per the financial statement | $ 556,861 | |
| Plus prior year contributions receivable | 14,284 | |
| Contribution income per Form 5500 | $ 571,145 | |

Note 10 – Subsequent Events

Subsequent events have been evaluated through October 7, 2015, which is the date the financial statements were available to be issued.

**SUPPLEMENTAL SCHEDULE**

**WORKING SOLUTIONS AND W S LIVE**
**401 (K) PROFIT SHARING PLAN**
TIN: 47-0803449
Plan Number 001
Schedule H, Line 4i - Schedule of Assets Held for Investment Purposes at End of Year
December 31, 2014

| (a) | (b) Identity of issue, borrower, lessor, or similar party | (c) Description of investment including maturity date, rate of interest collateral, par or maturity value | (d) ** Cost | (e) Current Value |
|---|---|---|---|---|
| * | Wells Fargo | Common/Collective Trust Stable Return Fund | $ - | $ 2,184 |
| * | Wells Fargo Advantage | Mutual Fund Large Co Value Fund | - | 17,716 |
| * | Wells Fargo Advantage | Mutual Fund Treasury Money Market Fund | - | 1,044,024 |
| * | Wells Fargo Advantage | Mutual Fund Core Bond Fund | - | 146,183 |
| * | Wells Fargo Advantage | Mutual Fund Asset Allocation Fund | - | 50,931 |
| * | Wells Fargo Advantage | Mutual Fund Diversified Fund | - | 21,467 |
| * | Wells Fargo Advantage | Mutual Fund Global Opportunity Fund | - | 144,481 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust Large Cap Growth | - | 68,575 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust Core Bond Fund | - | 173,922 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust International Bond Fund | - | 65,345 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust Thornburg International Fund | - | 75,537 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust Multi-Manager Small Cap Fund | - | 68,575 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust T. Rowe Price Inst Large Cap Growth Fund | - | 37,334 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust T. Rowe Price Inst Equity Income Fund | - | 106,412 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust MFS Value Fund | - | 182,733 |
| | Acadian | Mutual Fund Emerging Markets Equity Fund | - | 26,228 |
| | Columbia | Mutual Fund Diversified Equity Income Fund | - | 196,615 |
| | Columbia | Mutual Fund Mid Cap Value Fund | - | 104,395 |
| | Harbor | Mutual Fund International Institutional Fund | - | 89,179 |
| | Invesco | Mutual Fund Small Cap Value Fund | - | 156,790 |
| | Janus | Mutual Fund Forty Fund | - | 407,117 |
| | Loomis Sayles | Mutual Fund Strategic Income Fund | - | 22,031 |
| | Lord Abbett | Mutual Fund Value Opportunity Fund | - | 11,983 |
| | Oakmark | Mutual Fund Equity and Income Fund | - | 239,058 |
| | PIMCO | Mutual Fund High Yield Fund | - | 42,214 |
| | PIMCO | Mutual Fund Real Return Fund | - | 32,420 |
| | T Rowe Price | Mutual Fund Retirement 2010 | - | 6,483 |
| | T Rowe Price | Mutual Fund Retirement 2020 | - | 62,089 |
| | T Rowe Price | Mutual Fund Retirement 2030 | - | 253,367 |
| | T Rowe Price | Mutual Fund Retirement 2040 | - | 151,318 |
| | T Rowe Price | Mutual Fund Real Estate Fund | - | 38,536 |
| | Thornburg | Mutual Fund Core Growth Fund | - | 170,447 |
| | Thornburg | Mutual Fund International Value Fund | - | 26,534 |
| | Participant Loans | Interest at 3.25% maturities through 2019 | - | 84,846 |
| | | | $ - | $ 4,327,069 |

* Indicates identified party-in-interest, as defined by ERISA.
** All investments are participant-directed; column (d) is not applicable.

# WORKING SOLUTIONS AND W S LIVE
# 401(K) PROFIT SHARING PLAN

Financial Statements
and
Supplemental Schedule

December 31, 2014 and 2013

**WORKING SOLUTIONS AND W S LIVE**
**401(K) PROFIT SHARING PLAN**

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* *No other supplemental schedules are required for the year ended December 31, 2014.*

CPWR
LIMITED LIABILITY PARTNERSHIP
CERTIFIED PUBLIC ACCOUNTANTS

# INDEPENDENT AUDITOR'S REPORT

To the Administrator of
Working Solutions and W S Live 401(k) Profit Sharing Plan

## Report on Financial Statements

We were engaged to audit the accompanying financial statements of Working Solutions and W S Live 401(k) Profit Sharing Plan (the "Plan"), which comprise the statements of net assets available for benefits (modified cash basis) as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits (modified cash basis) for the year ended December 31, 2014, and the related notes to the financial statements.

## Management's Responsibility for the Financial Statements

Plan management is responsible for the preparation and fair presentation of these financial statements in accordance with the modified cash basis of accounting described in Note 2; this includes determining that the modified cash basis of accounting is an acceptable basis for the preparation of the financial statements in the circumstances. Plan management is also responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

## Auditor's Responsibility

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

## Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Wells Fargo Bank, N.A., the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained certifications from the trustee as of December 31, 2014 and 2013, and for the year ended December 31, 2014, that the information provided to the plan administrator by the trustee is complete and accurate.

**Disclaimer of Opinion**

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

**Basis of Accounting**

We draw attention to Note 2 to the financial statements, which describes the basis of accounting. The financial statements are prepared on the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Our opinion is not modified with respect to this matter.

**Other Matter - Supplemental Schedule**

The supplemental schedule of assets held for investment purposes 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 ERISA 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 the supplemental schedule referred to above.

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

The form and content of the information included in the financial statements and supplemental 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.

CPWR, LLP

October 7, 2015

**WORKING SOLUTIONS AND W S LIVE**
**401(K) PROFIT SHARING PLAN**
Statements of Net Assets Available for Benefits
Modified Cash Basis
December 31, 2014 and 2013

| | 2014 | 2013 |
|---|---|---|
| **Assets** | | |
| Investments, at fair value: | | |
| Participant-directed investments: | | |
| Mutual funds | $ 3,461,606 | $ 3,097,121 |
| Common/collective trusts | 780,617 | 536,676 |
| Total investments | 4,242,223 | 3,633,797 |
| Receivables: | | |
| Notes receivable from participants | 84,846 | 65,512 |
| Employer's contributions | - | 3,799 |
| Participants' contributions | - | 10,485 |
| Total receivables | 84,846 | 79,796 |
| Net assets available for benefits | $ 4,327,069 | $ 3,713,593 |

The accompanying notes are an integral part of these financial statements.

**WORKING SOLUTIONS AND W S LIVE**
**401(K) PROFIT SHARING PLAN**
Statement of Changes in Net Assets Available for Benefits
Modified Cash Basis
For the Year Ended December 31, 2014

| | | |
|---|---|---|
| Additions to net assets: | | |
| Investment income: | | |
| Net depreciation in fair value of investments | $ (76,082) | |
| Interest and dividends | 258,413 | |
| | 182,331 | |
| Contributions: | | |
| Participants' contributions | 351,044 | |
| Employer's contributions | 189,284 | |
| Rollovers | 16,533 | |
| | 556,861 | |
| Total additions | | $ 739,192 |
| Deductions from net assets: | | |
| Benefits paid to or on behalf of participants | 88,047 | |
| Administrative expenses | 37,669 | |
| Total deductions | | 125,716 |
| Net increase | | 613,476 |
| Net assets available for benefits: | | |
| Beginning of year | | 3,713,593 |
| End of year | | $ 4,327,069 |

The accompanying notes are an integral part of these financial statements.

**WORKING SOLUTIONS AND W S LIVE**
**401(K) PROFIT SHARING PLAN**
Notes to Financial Statements

Note 1 - Description of Plan

The following description of the Working Solutions and W S Live 401(k) Profit Sharing Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution 401(k) plan covering all eligible employees of WSOL, Inc., WS Live, LLC, and Virtual Voice Solutions, Inc. (collectively, the "Company"). The Plan is designed to comply with the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code (IRC). In addition, the financial statements have been prepared in compliance with ERISA.

Plan administration

The Plan is sponsored and administered by the Company. Wells Fargo Bank, N.A. serves as the Plan's trustee and recordkeeper, and is responsible for the custody and management of the Plan's assets, and for executing investment transactions.

Eligibility

Employees of the Company are eligible to participate in the Plan after attaining the age of twenty-one and completing six months of service. Participants may enter the Plan on the first day of the month after satisfying the eligibility requirements. Those classified as independent contractors are excluded from the Plan. Participants are also eligible for the Company's safe harbor contributions after satisfying the eligibility requirements for employee deferrals, and are eligible for the Company's discretionary matching and profit sharing contributions after completing one year of service.

Contributions

Participants may contribute a percentage of annual compensation, as defined in the Plan, characterized as either pretax or Roth elective deferrals, and subject to Internal Revenue Service (IRS) limitations. Participants may also contribute amounts representing distributions from other qualified defined contribution plans.

The Plan is intended to qualify as a "Safe Harbor 401(k) Plan." The safe harbor provision is satisfied by the Company's match in an amount equal to 100% of salary deferrals that do not exceed 3% of compensation plus 50% of deferrals between 3% and 5% of compensation. The Company may also make additional matching and profit sharing contributions at the option of the Company's Board of Directors.

Note 1 - Description of Plan (Continued)

Contributions (Continued)

Participants who have attained the age of 50 before the end of the plan year are eligible to make catch-up contributions.

Participant accounts

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

Forfeitures

Forfeited balances of terminated participants' nonvested accounts are first used to reduce plan expenses and then reallocated to eligible participants' accounts in proportion to the ratio of each participant's compensation to total compensation for all participants during the Plan year. Forfeitures available for the reduction of plan expenses and reallocation to participants' accounts totaled $328 and $260 as of December 31, 2014 and 2013, respectively. No forfeitures were used to reduce administrative expenses or reallocated to participants' accounts during the year ended December 31, 2014.

Vesting

Participants are immediately vested in their pretax deferrals, Roth deferrals, rollover contributions, and Company safe harbor contributions, plus actual earnings thereon. Participants also become fully vested upon retirement (at age 60 or over), death, disability, or termination of the Plan. Vesting in the Company's discretionary matching and profit sharing contributions plus actual earnings thereon is based on years of continuous service. A participant is 100% vested after five years of credited service.

Participant loans

Participants may borrow from their fund accounts a minimum of $500 up to a maximum of $50,000 or 50% of their vested account balance, whichever is less. The term of the loan (no more than one at a time) may not exceed five years unless the loan is used to purchase a principal residence. Loans are secured by the vested balance in the participant's account and accrue interest at rates which are commensurate with local prevailing rates as determined periodically by the plan administrator. Principal and interest is paid ratably through payroll deductions.

Note 1 - Description of Plan (Continued)

Payment of benefits

On termination of service, a participant, with an account balance exceeding $5,000 may elect to receive a single lump-sum payment, equal to the value of the participant's vested interest in his or her account, or to remain invested in the Plan. Vested account balances of $5,000 or less are automatically distributed in a lump-sum payment as soon as administratively feasible. In addition, hardship or in-service distributions are permitted if certain criteria are met.

Plan termination

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

Administrative expenses

Administrative expenses are generally paid by the Company. However, the Plan may pay transaction fees which are allocated to the specific participants initiating the transactions.

Investment options

Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers a variety of mutual funds as well as investments in common/collective trusts for participants.

Note 2 - Summary of Significant Accounting Policies

Basis of accounting

The financial statements of the Plan are prepared under the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Under this method, net assets available for benefits are reflected on a cash basis except for participant and employer contributions, which are reflected on an accrual basis.

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based on the terms of the Plan document.

Note 2 - Summary of Significant Accounting Policies (Continued)

Investment valuation and income recognition

Investments in mutual funds and common/collective trusts are reported at fair value. Purchases and sales of investments are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Interest income is recorded on the cash basis. Realized and unrealized net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Fair value measurements

Fair value estimates are made at a specific point in time and the methods used to measure fair value may produce an amount 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 measure the fair value of certain financial instruments could result in different fair value measurements at the reporting date.

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants on the measurement date (the exit price). Accounting principles generally accepted in the United States of America also establishes a fair value hierarchy, which requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. Three levels of inputs may be used to measure fair value:

Level 1 - Quoted prices in active markets for identical assets or liabilities.

Level 2 – Observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities, quoted prices in markets that are not active, or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3 – Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

An asset or liability's classification within the fair value hierarchy is based on the lowest level of significant input to its valuation.

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the year ended December 31, 2014, are reported in net depreciation in fair value of investments.

Note 2 - Summary of Significant Accounting Policies (Continued)

Fair value measurements (Continued)

The following is a description of the valuation methodologies used for investments measured at fair value, including their classification within the fair value hierarchy:

*Level 1 Fair Value Measurements*

The fair value of mutual funds is based on quoted net asset values of the shares held by the Plan at year-end, and are classified as Level 1. The fair value of interest bearing cash is based on its face amount, and is classified as Level 1.

*Level 2 Fair Value Measurements*

The fair value of investments held in common/collective trust funds is based on the combined net asset values of the underlying investments less any fees paid by the fund for its expenses, and are classified as Level 2.

Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires plan management to make estimates and assumptions that affect the reported amounts of assets and liabilities and 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. Accordingly, actual results may differ from those estimates. Significant items subject to such estimates and assumptions include the fair value of investments.

Payment of benefits

Benefits paid to or on behalf of participants are recorded as a reduction of net assets available for benefits when paid.

Note 3 – Information Prepared and Certified by Trustee (unaudited)

Plan management has elected the method of annual reporting permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. The following information included in the accompanying financial statements and supplemental schedule, as of and for the year ended December 31, was obtained from data that has been prepared and certified to as complete and accurate by the trustee:

| | 2014 | 2013 |
|---|---|---|
| Participant directed investments | $ 4,242,223 | $ 3,633,797 |
| Notes receivable from participants | 84,846 | 65,512 |
| Investment income, year ended December 31, 2014 | 182,331 | |

Note 4 – Fair Value Measurements

The following presents investments at fair value by class and fair value hierarchy as of:

| | Level 1 | Level 2 |
|---|---|---|
| December 31, 2014: | | |
| Mutual funds: | | |
| Large cap | $ 642,915 | $ - |
| Mid cap | 286,825 | - |
| Small cap | 156,790 | - |
| Target date | 473,257 | - |
| Money market | 1,044,024 | - |
| Bond | 242,848 | - |
| Balanced/Allocation | 289,989 | - |
| Real estate | 38,536 | - |
| International/global | 286,422 | - |
| Common/collective trusts: | | |
| Large cap | - | 397,238 |
| Small cap | - | 68,575 |
| Bond | - | 239,267 |
| International/global | - | 75,537 |
| | $ 3,461,606 | $ 780,617 |

Note 4 – Fair Value Measurements (Continued)

| | Level 1 | Level 2 |
|---|---|---|
| December 31, 2013: | | |
| Mutual funds: | | |
| Large cap | $ 537,232 | $ - |
| Mid cap | 259,444 | - |
| Small cap | 136,297 | - |
| Target date | 406,712 | - |
| Money market | 921,518 | - |
| Bond | 291,795 | - |
| Balanced/Allocation | 263,373 | - |
| Real estate | 27,305 | - |
| International/global | 253,445 | - |
| Common/collective trusts: | | |
| Large cap | - | 332,967 |
| Small cap | - | 58,272 |
| Bond | - | 80,938 |
| International/global | - | 64,499 |
| | $ 3,097,121 | $ 536,676 |

Note 5 – Investments

The following presents investments, at fair value, that represent 5% or more of the Plan's net assets as of December 31:

| | 2014 | 2013 |
|---|---|---|
| Janus Advisor Forty Fund | $ 407,117 | $ 349,782 |
| Wells Fargo Treasury Money Market | 1,044,024 | 921,518 |
| Oakmark Equity and Income Fund II | 239,058 | 223,186 |
| T. Rowe Price Retirement 2030 | 253,367 | 204,949 |

Note 6 - Tax Status

The Plan is based on a prototype plan document sponsored by Wells Fargo Bank, N.A., the Plan's trustee. Wells Fargo Bank N.A. received an opinion letter from the IRS dated March 31, 2008, which states that the prototype document satisfies the applicable requirements of the IRC. The Plan itself has not received a determination letter from the IRS. However, the Plan's management believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Certain amendments have been made to the Plan since the letter was received; however, the Plan administrator believes that the Plan continues to be designed and operated in compliance with the applicable requirements of the IRC, and, as such, has not recorded a reserve for uncertain tax positions.

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

Note 7 – Party-in-Interest Transactions

Parties-in-interest are defined under Department of Labor Regulations as any fiduciary of the Plan, any party rendering services to the Plan, the Company, and certain others. As such, transactions conducted with Wells Fargo Bank N.A. and its affiliates qualify as party-in-interest transactions. Also, the Plan sponsor pays certain fees on behalf of the Plan.

Note 8 – Risks and Uncertainties

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

Note 9 - Reconciliation of Financial Statements to Schedule H of Form 5500

The following is a reconciliation of net assets available for benefits and contribution income per the financial statements to Schedule H of Form 5500 as of and for the year ended December 31:

| | 2014 | 2013 |
|---|---|---|
| Net assets available for benefits per the financial statement | $ 4,327,069 | $ 3,713,593 |
| Less current year contributions receivable | - | (14,284) |
| Net assets available for benefits per Form 5500 | $ 4,327,069 | $ 3,699,309 |
| | | |
| Contribution income per the financial statement | $ 556,861 | |
| Plus prior year contributions receivable | 14,284 | |
| Contribution income per Form 5500 | $ 571,145 | |

Note 10 – Subsequent Events

Subsequent events have been evaluated through October 7, 2015, which is the date the financial statements were available to be issued.

**SUPPLEMENTAL SCHEDULE**

**WORKING SOLUTIONS AND W S LIVE**
**401 (K) PROFIT SHARING PLAN**
TIN: 47-0803449
Plan Number 001
Schedule H, Line 4i - Schedule of Assets Held for Investment Purposes at End of Year
December 31, 2014

| (a) | (b) Identity of issue, borrower, lessor, or similar party | (c) Description of investment including maturity date, rate of interest collateral, par or maturity value | (d) ** Cost | (e) Current Value |
|---|---|---|---|---|
| * | Wells Fargo | Common/Collective Trust Stable Return Fund | $ - | $ 2,184 |
| * | Wells Fargo Advantage | Mutual Fund Large Co Value Fund | - | 17,716 |
| * | Wells Fargo Advantage | Mutual Fund Treasury Money Market Fund | - | 1,044,024 |
| * | Wells Fargo Advantage | Mutual Fund Core Bond Fund | - | 146,183 |
| * | Wells Fargo Advantage | Mutual Fund Asset Allocation Fund | - | 50,931 |
| * | Wells Fargo Advantage | Mutual Fund Diversified Fund | - | 21,467 |
| * | Wells Fargo Advantage | Mutual Fund Global Opportunity Fund | - | 144,481 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust Large Cap Growth | - | 68,575 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust Core Bond Fund | - | 173,922 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust International Bond Fund | - | 65,345 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust Thornburg International Fund | - | 75,537 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust Multi-Manager Small Cap Fund | - | 68,575 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust T. Rowe Price Inst Large Cap Growth Fund | - | 37,334 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust T. Rowe Price Inst Equity Income Fund | - | 106,412 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust MFS Value Fund | - | 182,733 |
| | Acadian | Mutual Fund Emerging Markets Equity Fund | - | 26,228 |
| | Columbia | Mutual Fund Diversified Equity Income Fund | - | 196,615 |
| | Columbia | Mutual Fund Mid Cap Value Fund | - | 104,395 |
| | Harbor | Mutual Fund International Institutional Fund | - | 89,179 |
| | Invesco | Mutual Fund Small Cap Value Fund | - | 156,790 |
| | Janus | Mutual Fund Forty Fund | - | 407,117 |
| | Loomis Sayles | Mutual Fund Strategic Income Fund | - | 22,031 |
| | Lord Abbett | Mutual Fund Value Opportunity Fund | - | 11,983 |
| | Oakmark | Mutual Fund Equity and Income Fund | - | 239,058 |
| | PIMCO | Mutual Fund High Yield Fund | - | 42,214 |
| | PIMCO | Mutual Fund Real Return Fund | - | 32,420 |
| | T Rowe Price | Mutual Fund Retirement 2010 | - | 6,483 |
| | T Rowe Price | Mutual Fund Retirement 2020 | - | 62,089 |
| | T Rowe Price | Mutual Fund Retirement 2030 | - | 253,367 |
| | T Rowe Price | Mutual Fund Retirement 2040 | - | 151,318 |
| | T Rowe Price | Mutual Fund Real Estate Fund | - | 38,536 |
| | Thornburg | Mutual Fund Core Growth Fund | - | 170,447 |
| | Thornburg | Mutual Fund International Value Fund | - | 26,534 |
| | Participant Loans | Interest at 3.25% maturities through 2019 | - | 84,846 |
| | | | $ - | $ 4,327,069 |

* Indicates identified party-in-interest, as defined by ERISA.
** All investments are participant-directed; column (d) is not applicable.

# WORKING SOLUTIONS AND W S LIVE
# 401(K) PROFIT SHARING PLAN

Financial Statements
and
Supplemental Schedule

December 31, 2014 and 2013

**WORKING SOLUTIONS AND W S LIVE**
**401(K) PROFIT SHARING PLAN**

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* *No other supplemental schedules are required for the year ended December 31, 2014.*

CPWR
LIMITED LIABILITY PARTNERSHIP
CERTIFIED PUBLIC ACCOUNTANTS

# INDEPENDENT AUDITOR'S REPORT

To the Administrator of
Working Solutions and W S Live 401(k) Profit Sharing Plan

## Report on Financial Statements

We were engaged to audit the accompanying financial statements of Working Solutions and W S Live 401(k) Profit Sharing Plan (the "Plan"), which comprise the statements of net assets available for benefits (modified cash basis) as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits (modified cash basis) for the year ended December 31, 2014, and the related notes to the financial statements.

## Management's Responsibility for the Financial Statements

Plan management is responsible for the preparation and fair presentation of these financial statements in accordance with the modified cash basis of accounting described in Note 2; this includes determining that the modified cash basis of accounting is an acceptable basis for the preparation of the financial statements in the circumstances. Plan management is also responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

## Auditor's Responsibility

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

## Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Wells Fargo Bank, N.A., the trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained certifications from the trustee as of December 31, 2014 and 2013, and for the year ended December 31, 2014, that the information provided to the plan administrator by the trustee is complete and accurate.

**Disclaimer of Opinion**

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

**Basis of Accounting**

We draw attention to Note 2 to the financial statements, which describes the basis of accounting. The financial statements are prepared on the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Our opinion is not modified with respect to this matter.

**Other Matter - Supplemental Schedule**

The supplemental schedule of assets held for investment purposes 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 ERISA 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 the supplemental schedule referred to above.

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

The form and content of the information included in the financial statements and supplemental 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.

CPWR, LLP

October 7, 2015

**WORKING SOLUTIONS AND W S LIVE**
**401(K) PROFIT SHARING PLAN**
Statements of Net Assets Available for Benefits
Modified Cash Basis
December 31, 2014 and 2013

| | 2014 | 2013 |
|---|---|---|
| **Assets** | | |
| Investments, at fair value: | | |
| Participant-directed investments: | | |
| Mutual funds | $ 3,461,606 | $ 3,097,121 |
| Common/collective trusts | 780,617 | 536,676 |
| Total investments | 4,242,223 | 3,633,797 |
| Receivables: | | |
| Notes receivable from participants | 84,846 | 65,512 |
| Employer's contributions | - | 3,799 |
| Participants' contributions | - | 10,485 |
| Total receivables | 84,846 | 79,796 |
| Net assets available for benefits | $ 4,327,069 | $ 3,713,593 |

The accompanying notes are an integral part of these financial statements.

**WORKING SOLUTIONS AND W S LIVE**
**401(K) PROFIT SHARING PLAN**
Statement of Changes in Net Assets Available for Benefits
Modified Cash Basis
For the Year Ended December 31, 2014

| | | |
|---|---|---|
| Additions to net assets: | | |
| Investment income: | | |
| Net depreciation in fair value of investments | $ (76,082) | |
| Interest and dividends | 258,413 | |
| | 182,331 | |
| Contributions: | | |
| Participants' contributions | 351,044 | |
| Employer's contributions | 189,284 | |
| Rollovers | 16,533 | |
| | 556,861 | |
| Total additions | | $ 739,192 |
| Deductions from net assets: | | |
| Benefits paid to or on behalf of participants | 88,047 | |
| Administrative expenses | 37,669 | |
| Total deductions | | 125,716 |
| Net increase | | 613,476 |
| Net assets available for benefits: | | |
| Beginning of year | | 3,713,593 |
| End of year | | $ 4,327,069 |

The accompanying notes are an integral part of these financial statements.

**WORKING SOLUTIONS AND W S LIVE**
**401(K) PROFIT SHARING PLAN**
Notes to Financial Statements

Note 1 - Description of Plan

The following description of the Working Solutions and W S Live 401(k) Profit Sharing Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution 401(k) plan covering all eligible employees of WSOL, Inc., WS Live, LLC, and Virtual Voice Solutions, Inc. (collectively, the "Company"). The Plan is designed to comply with the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code (IRC). In addition, the financial statements have been prepared in compliance with ERISA.

Plan administration

The Plan is sponsored and administered by the Company. Wells Fargo Bank, N.A. serves as the Plan's trustee and recordkeeper, and is responsible for the custody and management of the Plan's assets, and for executing investment transactions.

Eligibility

Employees of the Company are eligible to participate in the Plan after attaining the age of twenty-one and completing six months of service. Participants may enter the Plan on the first day of the month after satisfying the eligibility requirements. Those classified as independent contractors are excluded from the Plan. Participants are also eligible for the Company's safe harbor contributions after satisfying the eligibility requirements for employee deferrals, and are eligible for the Company's discretionary matching and profit sharing contributions after completing one year of service.

Contributions

Participants may contribute a percentage of annual compensation, as defined in the Plan, characterized as either pretax or Roth elective deferrals, and subject to Internal Revenue Service (IRS) limitations. Participants may also contribute amounts representing distributions from other qualified defined contribution plans.

The Plan is intended to qualify as a "Safe Harbor 401(k) Plan." The safe harbor provision is satisfied by the Company's match in an amount equal to 100% of salary deferrals that do not exceed 3% of compensation plus 50% of deferrals between 3% and 5% of compensation. The Company may also make additional matching and profit sharing contributions at the option of the Company's Board of Directors.

Note 1 - Description of Plan (Continued)

Contributions (Continued)

Participants who have attained the age of 50 before the end of the plan year are eligible to make catch-up contributions.

Participant accounts

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

Forfeitures

Forfeited balances of terminated participants' nonvested accounts are first used to reduce plan expenses and then reallocated to eligible participants' accounts in proportion to the ratio of each participant's compensation to total compensation for all participants during the Plan year. Forfeitures available for the reduction of plan expenses and reallocation to participants' accounts totaled $328 and $260 as of December 31, 2014 and 2013, respectively. No forfeitures were used to reduce administrative expenses or reallocated to participants' accounts during the year ended December 31, 2014.

Vesting

Participants are immediately vested in their pretax deferrals, Roth deferrals, rollover contributions, and Company safe harbor contributions, plus actual earnings thereon. Participants also become fully vested upon retirement (at age 60 or over), death, disability, or termination of the Plan. Vesting in the Company's discretionary matching and profit sharing contributions plus actual earnings thereon is based on years of continuous service. A participant is 100% vested after five years of credited service.

Participant loans

Participants may borrow from their fund accounts a minimum of $500 up to a maximum of $50,000 or 50% of their vested account balance, whichever is less. The term of the loan (no more than one at a time) may not exceed five years unless the loan is used to purchase a principal residence. Loans are secured by the vested balance in the participant's account and accrue interest at rates which are commensurate with local prevailing rates as determined periodically by the plan administrator. Principal and interest is paid ratably through payroll deductions.

Note 1 - Description of Plan (Continued)

Payment of benefits

On termination of service, a participant, with an account balance exceeding $5,000 may elect to receive a single lump-sum payment, equal to the value of the participant's vested interest in his or her account, or to remain invested in the Plan. Vested account balances of $5,000 or less are automatically distributed in a lump-sum payment as soon as administratively feasible. In addition, hardship or in-service distributions are permitted if certain criteria are met.

Plan termination

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

Administrative expenses

Administrative expenses are generally paid by the Company. However, the Plan may pay transaction fees which are allocated to the specific participants initiating the transactions.

Investment options

Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers a variety of mutual funds as well as investments in common/collective trusts for participants.

Note 2 - Summary of Significant Accounting Policies

Basis of accounting

The financial statements of the Plan are prepared under the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Under this method, net assets available for benefits are reflected on a cash basis except for participant and employer contributions, which are reflected on an accrual basis.

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based on the terms of the Plan document.

Note 2 - Summary of Significant Accounting Policies (Continued)

Investment valuation and income recognition

Investments in mutual funds and common/collective trusts are reported at fair value. Purchases and sales of investments are recorded on a trade-date basis. Dividends are recorded on the ex-dividend date. Interest income is recorded on the cash basis. Realized and unrealized net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Fair value measurements

Fair value estimates are made at a specific point in time and the methods used to measure fair value may produce an amount 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 measure the fair value of certain financial instruments could result in different fair value measurements at the reporting date.

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants on the measurement date (the exit price). Accounting principles generally accepted in the United States of America also establishes a fair value hierarchy, which requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value. Three levels of inputs may be used to measure fair value:

Level 1 - Quoted prices in active markets for identical assets or liabilities.

Level 2 – Observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities, quoted prices in markets that are not active, or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3 – Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

An asset or liability's classification within the fair value hierarchy is based on the lowest level of significant input to its valuation.

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the year ended December 31, 2014, are reported in net depreciation in fair value of investments.

Note 2 - Summary of Significant Accounting Policies (Continued)

Fair value measurements (Continued)

The following is a description of the valuation methodologies used for investments measured at fair value, including their classification within the fair value hierarchy:

*Level 1 Fair Value Measurements*

The fair value of mutual funds is based on quoted net asset values of the shares held by the Plan at year-end, and are classified as Level 1. The fair value of interest bearing cash is based on its face amount, and is classified as Level 1.

*Level 2 Fair Value Measurements*

The fair value of investments held in common/collective trust funds is based on the combined net asset values of the underlying investments less any fees paid by the fund for its expenses, and are classified as Level 2.

Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires plan management to make estimates and assumptions that affect the reported amounts of assets and liabilities and 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. Accordingly, actual results may differ from those estimates. Significant items subject to such estimates and assumptions include the fair value of investments.

Payment of benefits

Benefits paid to or on behalf of participants are recorded as a reduction of net assets available for benefits when paid.

Note 3 – Information Prepared and Certified by Trustee (unaudited)

Plan management has elected the method of annual reporting permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. The following information included in the accompanying financial statements and supplemental schedule, as of and for the year ended December 31, was obtained from data that has been prepared and certified to as complete and accurate by the trustee:

| | 2014 | 2013 |
|---|---|---|
| Participant directed investments | $ 4,242,223 | $ 3,633,797 |
| Notes receivable from participants | 84,846 | 65,512 |
| Investment income, year ended December 31, 2014 | 182,331 | |

Note 4 – Fair Value Measurements

The following presents investments at fair value by class and fair value hierarchy as of:

| | Level 1 | Level 2 |
|---|---|---|
| December 31, 2014: | | |
| Mutual funds: | | |
| Large cap | $ 642,915 | $ - |
| Mid cap | 286,825 | - |
| Small cap | 156,790 | - |
| Target date | 473,257 | - |
| Money market | 1,044,024 | - |
| Bond | 242,848 | - |
| Balanced/Allocation | 289,989 | - |
| Real estate | 38,536 | - |
| International/global | 286,422 | - |
| Common/collective trusts: | | |
| Large cap | - | 397,238 |
| Small cap | - | 68,575 |
| Bond | - | 239,267 |
| International/global | - | 75,537 |
| | $ 3,461,606 | $ 780,617 |

Note 4 – Fair Value Measurements (Continued)

| | Level 1 | Level 2 |
|---|---|---|
| December 31, 2013: | | |
| Mutual funds: | | |
| Large cap | $ 537,232 | $ - |
| Mid cap | 259,444 | - |
| Small cap | 136,297 | - |
| Target date | 406,712 | - |
| Money market | 921,518 | - |
| Bond | 291,795 | - |
| Balanced/Allocation | 263,373 | - |
| Real estate | 27,305 | - |
| International/global | 253,445 | - |
| Common/collective trusts: | | |
| Large cap | - | 332,967 |
| Small cap | - | 58,272 |
| Bond | - | 80,938 |
| International/global | - | 64,499 |
| | $ 3,097,121 | $ 536,676 |

Note 5 – Investments

The following presents investments, at fair value, that represent 5% or more of the Plan's net assets as of December 31:

| | 2014 | 2013 |
|---|---|---|
| Janus Advisor Forty Fund | $ 407,117 | $ 349,782 |
| Wells Fargo Treasury Money Market | 1,044,024 | 921,518 |
| Oakmark Equity and Income Fund II | 239,058 | 223,186 |
| T. Rowe Price Retirement 2030 | 253,367 | 204,949 |

Note 6 - Tax Status

The Plan is based on a prototype plan document sponsored by Wells Fargo Bank, N.A., the Plan's trustee. Wells Fargo Bank N.A. received an opinion letter from the IRS dated March 31, 2008, which states that the prototype document satisfies the applicable requirements of the IRC. The Plan itself has not received a determination letter from the IRS. However, the Plan's management believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Certain amendments have been made to the Plan since the letter was received; however, the Plan administrator believes that the Plan continues to be designed and operated in compliance with the applicable requirements of the IRC, and, as such, has not recorded a reserve for uncertain tax positions.

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

Note 7 – Party-in-Interest Transactions

Parties-in-interest are defined under Department of Labor Regulations as any fiduciary of the Plan, any party rendering services to the Plan, the Company, and certain others. As such, transactions conducted with Wells Fargo Bank N.A. and its affiliates qualify as party-in-interest transactions. Also, the Plan sponsor pays certain fees on behalf of the Plan.

Note 8 – Risks and Uncertainties

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

Note 9 - Reconciliation of Financial Statements to Schedule H of Form 5500

The following is a reconciliation of net assets available for benefits and contribution income per the financial statements to Schedule H of Form 5500 as of and for the year ended December 31:

| | 2014 | 2013 |
|---|---|---|
| Net assets available for benefits per the financial statement | $ 4,327,069 | $ 3,713,593 |
| Less current year contributions receivable | - | (14,284) |
| Net assets available for benefits per Form 5500 | $ 4,327,069 | $ 3,699,309 |
| | | |
| Contribution income per the financial statement | $ 556,861 | |
| Plus prior year contributions receivable | 14,284 | |
| Contribution income per Form 5500 | $ 571,145 | |

Note 10 – Subsequent Events

Subsequent events have been evaluated through October 7, 2015, which is the date the financial statements were available to be issued.

**SUPPLEMENTAL SCHEDULE**

**WORKING SOLUTIONS AND W S LIVE**
**401 (K) PROFIT SHARING PLAN**
TIN: 47-0803449
Plan Number 001
Schedule H, Line 4i - Schedule of Assets Held for Investment Purposes at End of Year
December 31, 2014

| (a) | (b) Identity of issue, borrower, lessor, or similar party | (c) Description of investment including maturity date, rate of interest collateral, par or maturity value | (d) ** Cost | (e) Current Value |
|---|---|---|---|---|
| * | Wells Fargo | Common/Collective Trust Stable Return Fund | $ - | $ 2,184 |
| * | Wells Fargo Advantage | Mutual Fund Large Co Value Fund | - | 17,716 |
| * | Wells Fargo Advantage | Mutual Fund Treasury Money Market Fund | - | 1,044,024 |
| * | Wells Fargo Advantage | Mutual Fund Core Bond Fund | - | 146,183 |
| * | Wells Fargo Advantage | Mutual Fund Asset Allocation Fund | - | 50,931 |
| * | Wells Fargo Advantage | Mutual Fund Diversified Fund | - | 21,467 |
| * | Wells Fargo Advantage | Mutual Fund Global Opportunity Fund | - | 144,481 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust Large Cap Growth | - | 68,575 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust Core Bond Fund | - | 173,922 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust International Bond Fund | - | 65,345 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust Thornburg International Fund | - | 75,537 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust Multi-Manager Small Cap Fund | - | 68,575 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust T. Rowe Price Inst Large Cap Growth Fund | - | 37,334 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust T. Rowe Price Inst Equity Income Fund | - | 106,412 |
| * | Wells Fargo Inst Retirement and Trust | Common/Collective Trust MFS Value Fund | - | 182,733 |
| | Acadian | Mutual Fund Emerging Markets Equity Fund | - | 26,228 |
| | Columbia | Mutual Fund Diversified Equity Income Fund | - | 196,615 |
| | Columbia | Mutual Fund Mid Cap Value Fund | - | 104,395 |
| | Harbor | Mutual Fund International Institutional Fund | - | 89,179 |
| | Invesco | Mutual Fund Small Cap Value Fund | - | 156,790 |
| | Janus | Mutual Fund Forty Fund | - | 407,117 |
| | Loomis Sayles | Mutual Fund Strategic Income Fund | - | 22,031 |
| | Lord Abbett | Mutual Fund Value Opportunity Fund | - | 11,983 |
| | Oakmark | Mutual Fund Equity and Income Fund | - | 239,058 |
| | PIMCO | Mutual Fund High Yield Fund | - | 42,214 |
| | PIMCO | Mutual Fund Real Return Fund | - | 32,420 |
| | T Rowe Price | Mutual Fund Retirement 2010 | - | 6,483 |
| | T Rowe Price | Mutual Fund Retirement 2020 | - | 62,089 |
| | T Rowe Price | Mutual Fund Retirement 2030 | - | 253,367 |
| | T Rowe Price | Mutual Fund Retirement 2040 | - | 151,318 |
| | T Rowe Price | Mutual Fund Real Estate Fund | - | 38,536 |
| | Thornburg | Mutual Fund Core Growth Fund | - | 170,447 |
| | Thornburg | Mutual Fund International Value Fund | - | 26,534 |
| | Participant Loans | Interest at 3.25% maturities through 2019 | - | 84,846 |
| | | | $ - | $ 4,327,069 |

* Indicates identified party-in-interest, as defined by ERISA.
** All investments are participant-directed; column (d) is not applicable.