

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
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Part I	Annual Report Identification Information
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>	
A This return/report is for:	☐ a multiemployer plan; ☒ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or ☐ a single-employer plan; ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information		
1a Name of plan	<u>CARDINAL SERVICES, INC. 401K PLAN</u>		1b Three-digit plan number (PN) ▶ <u>001</u> 1c Effective date of plan <u>07/01/1997</u>
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)	<u>CARDINAL SERVICES, INC.</u> <u>110 ACKERMAN AVENUE</u> <u>COOS BAY, OR 97420</u>		2b Employer Identification Number (EIN) <u>93-0985752</u> 2c Plan Sponsor's telephone number <u>541-888-9799</u> 2d Business code (see instructions) <u>561300</u>

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

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

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

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5 386
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) 222
a(2) Total number of active participants at the end of the plan year	6a(2) 278
b Retired or separated participants receiving benefits	6b 0
c Other retired or separated participants entitled to future benefits.....	6c 30
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 308
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e 0
f Total. Add lines 6d and 6e	6f 308
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g 161
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h 24
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2T 3D	
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ <u>1</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2014 This Form is Open to Public Inspection
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan CARDINAL SERVICES, INC. 401K PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 CARDINAL SERVICES, INC.	D Employer Identification Number (EIN) 93-0985752

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

(a) Name of insurance carrier

LINCOLN NATIONAL LIFE INSURANCE CO

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
35-0472300	65676	GP88491	171	01/01/2014	12/31/2014

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
23254	36350

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

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

PINNACLE FINANCIAL SERVICES INC
1177 HYPOLUXO RD
LANTANA, FL 33462

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	32226	TPA SUBSIDY	5

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

LINCOLN FINANCIAL ADVISORS
1300 S. CLINTON ST., STE 150
FORT WAYNE, IN 46802-9999

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
23254			4

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.

Schedule A (Form 5500) 2014
v. 140124

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

PINNACLE FINANCIAL SERVICES INC

1177 HYPOLUXO RD
LANTANA, FL 33462

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	3862	TPA AWARDS	5

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

LINCOLN FINANCIAL ADVISORS

1300 S. CLINTON ST., STE 150
FORT WAYNE, IN 46802-9999

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	251	NON-MONETARY COMP TO SALES REP	4

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

PINNACLE FINANCIAL SERVICES INC

1177 HYPOLUXO RD
LANTANA, FL 33462

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	11	MARKETING ALLOWANCE	5

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end.....	4	100962
5 Current value of plan's interest under this contract in separate accounts at year end	5	6060060

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

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

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☒ other ▶ **GUARANTEED ACCOUNT**

b Balance at the end of the previous year.....	7b	107748
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c Additions: (1) Contributions deposited during the year.....	7c(1)	16254	
(2) Dividends and credits	7c(2)		
(3) Interest credited during the year	7c(3)	3608	
(4) Transferred from separate account.....	7c(4)		
(5) Other (specify below)	7c(5)	576	
▶ LOAN PRINCIPAL & INTEREST			

(6) Total additions.....	7c(6)	20438
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d Total of balance and additions (add lines 7b and 7c(6))	7d	128186
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	25879	
(2) Administration charge made by carrier	7e(2)	1338	
(3) Transferred to separate account.....	7e(3)		
(4) Other (specify below)	7e(4)	7	
▶ TRANSFER OUT			

(5) Total deductions.....	7e(5)	27224
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f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	100962
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Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs ▶

Part IV Provision of Information

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

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

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

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

A Name of plan <u>CARDINAL SERVICES, INC. 401K PLAN</u>	B Three-digit plan number (PN) <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>CARDINAL SERVICES, INC.</u>	D Employer Identification Number (EIN) <u>93-0985752</u>

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

35-1140070

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

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

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

LINCOLN NATIONAL CORPORATION

35-1140070

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13	SERVICE PROVIDER	64341	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

PINNACLE FINANCIAL SERVICES, INC

59-2438373

(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	SERVICE PROVIDER	7465	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

A Name of plan <u>CARDINAL SERVICES, INC. 401K PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>CARDINAL SERVICES, INC.</u>	D Employer Identification Number (EIN) <u>93-0985752</u>	

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)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LVIP DELAWARE GROWTH & INCOME</u>			
b Name of sponsor of entity listed in (a): <u>LINCOLN NATIONAL LIFE INSURANCE CO</u>			
c EIN-PN <u>35-0472300-111</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>10097</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LVIP DELAWARE BOND</u>			
b Name of sponsor of entity listed in (a): <u>LINCOLN NATIONAL LIFE INSURANCE CO</u>			
c EIN-PN <u>35-0472300-112</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>122663</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FEDERATED GOVT ULTRASHORT DURATION</u>			
b Name of sponsor of entity listed in (a): <u>LINCOLN NATIONAL LIFE INSURANCE CO</u>			
c EIN-PN <u>35-0472300-114</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>417099</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>COLUMBIA ACORN</u>			
b Name of sponsor of entity listed in (a): <u>LINCOLN NATIONAL LIFE INSURANCE CO</u>			
c EIN-PN <u>35-0472300-117</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>2358</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LVIP VANGUARD DOMESTIC EQUITY</u>			
b Name of sponsor of entity listed in (a): <u>LINCOLN NATIONAL LIFE INSURANCE CO</u>			
c EIN-PN <u>35-0472300-119</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>35382</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FRANKLIN HIGH INCOME</u>			
b Name of sponsor of entity listed in (a): <u>LINCOLN NATIONAL LIFE INSURANCE CO</u>			
c EIN-PN <u>35-0472300-120</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>114095</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>VG LIFESTRATEGY MODERATE GROWTH</u>			
b Name of sponsor of entity listed in (a): <u>LINCOLN NATIONAL LIFE INSURANCE CO</u>			
c EIN-PN <u>35-0472300-121</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>131463</u>	

a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP MONDRIAN INTERNATIONAL VALUE		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-1140070-122	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 44729
a Name of MTIA, CCT, PSA, or 103-12 IE: SSGA RUSSELL ALL CAP INDEX		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-123	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1
a Name of MTIA, CCT, PSA, or 103-12 IE: SSGA RUSSELL SMALL/MID CAP INDEX		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-124	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 84574
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP SSGA S & P 500 INDEX		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-127	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RET 2050		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-734	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 9667
a Name of MTIA, CCT, PSA, or 103-12 IE: VG LIFESTRATEGY CONSERVATIVE GROWTH		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-130	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 108810
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RET 2030		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-732	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 24223
a Name of MTIA, CCT, PSA, or 103-12 IE: VG LIFESTRATEGY GROWTH		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-132	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 22919
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP DELAWARE SOCIAL AWARENESS		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-133	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 77578
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS NEW PERSPECTIVE FUND		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-134	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 377816

a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY VIP CONTRAFUND**b** Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO

c EIN-PN 35-0472300-135	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 477856
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a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP SSGA SMALL-CAP INDEX**b** Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO

c EIN-PN 35-0472300-136	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 30136
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a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP DEL FNDTN CONSERV ALL**b** Name of sponsor of entity listed in (a): LINCOLN NATIONAL CORPORATION

c EIN-PN 35-0472300-195	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 17453
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a Name of MTIA, CCT, PSA, or 103-12 IE: AB SMALL MID CAP VALUE**b** Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO

c EIN-PN 35-0472300-139	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6432
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a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS SMALLCAP WORLD**b** Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO

c EIN-PN 35-0472300-146	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 34687
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a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS GROWTH AMERICA**b** Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO

c EIN-PN 35-0472300-148	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 408676
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a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS INVEST CO AMERICA**b** Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO

c EIN-PN 35-0472300-149	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 549678
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a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS EUROPAC GROWTH**b** Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO

c EIN-PN 35-0472300-154	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 223282
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a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP CLARION GLOBAL REAL ESTATE**b** Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO

c EIN-PN 35-0472300-155	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 64882
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a Name of MTIA, CCT, PSA, or 103-12 IE: DELAWARE VIP SMCAP VALUE**b** Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO

c EIN-PN 35-0472300-156	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 334308
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a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP DIMENSIONAL U.S. EQUITY		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-157	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 24784
a Name of MTIA, CCT, PSA, or 103-12 IE: FRANKLIN GROWTH		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-158	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 10203
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP VANGUARD INTL EQUITY		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-159	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 25784
a Name of MTIA, CCT, PSA, or 103-12 IE: DELAWARE VIP VALUE		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-161	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 129928
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP TEMPLETON GROWTH		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-162	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7570
a Name of MTIA, CCT, PSA, or 103-12 IE: WELLS FARGO ADVANTAGE DISCOVERY		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-163	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 9728
a Name of MTIA, CCT, PSA, or 103-12 IE: JANUS ASPEN ENTERPRISE		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-164	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 34557
a Name of MTIA, CCT, PSA, or 103-12 IE: MFS VIT GROWTH		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-165	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6630
a Name of MTIA, CCT, PSA, or 103-12 IE: MFS VIT UTILITIES		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-167	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 221482
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RET 2010		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-730	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 72645

a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO SMALL CAP DISCOVERY		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-176	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 27704
a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK ENERGY & RESOURCES		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-177	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 51597
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RET 2020		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-731	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 308274
a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK CAPITAL APPRECIATION		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-181	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 24042
a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK FLEXIBLE EQUITY		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-183	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 21520
a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY VIP MIDCAP		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-184	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 23842
a Name of MTIA, CCT, PSA, or 103-12 IE: TEMPLETON GLOBAL BOND		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-186	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 122100
a Name of MTIA, CCT, PSA, or 103-12 IE: DEL LTD-TERM DIV INCOME		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-187	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 113249
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP BLACKROCK INFLATION PROTECTED		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-192	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 73823
a Name of MTIA, CCT, PSA, or 103-12 IE: DEL VIP DIVERSIFIED INCOME		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-193	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 253863

a Name of MTIA, CCT, PSA, or 103-12 IE: OPPENHEIMER DEVELOPING MARKETS		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-194	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 81316
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP DELAWARE FOUNDATION MODERATE		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-196	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 93683
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP DELAWARE FOUNDATION AGGRESSIVE		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-197	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 39195
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP MANAGED RISK PROFILE 2010		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-701	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP MANAGED RISK PROFILE 2020		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-702	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP MANAGED RISK PROFILE 2030		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-703	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP MANAGED RISK PROFILE 2040		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-704	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP SSGA INTERNAT'L INDEX		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-708	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 10822
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP SSGA BOND INDEX		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-709	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP DELAWARE SPECIAL OPPORTUNITIES		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-710	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: SSGA RUSSELL LARGE CAP VALUE		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-711	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: SSGA RUSSELL LARGE CAP GROWTH		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-712	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 71916

a Name of MTIA, CCT, PSA, or 103-12 IE: SSGA S&P MIDCAP INDEX		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-713	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 78736

a Name of MTIA, CCT, PSA, or 103-12 IE: SSGA RUSSELL SMALL CAP VALUE		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-714	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 65121

a Name of MTIA, CCT, PSA, or 103-12 IE: SSGA RUSSELL SMALL CAP GROWTH		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-715	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1701

a Name of MTIA, CCT, PSA, or 103-12 IE: AMERFUND AMER HIGH-INCOME		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-716	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1263

a Name of MTIA, CCT, PSA, or 103-12 IE: AMERFUND BOND AMERICA		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-717	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 14955

a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP BARON GROWTH OPPORTUNITIES		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-718	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 72881

a Name of MTIA, CCT, PSA, or 103-12 IE: LVIP MANAGED RISK PROFILE 2050		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-719	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: PIMCO TOTAL RETURN		
b Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO		
c EIN-PN 35-0472300-720	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 116239

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RET 2040**b** Name of sponsor of entity listed in (a): LINCOLN NATIONAL LIFE INSURANCE CO

c EIN-PN 35-0472300-733	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 118042
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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)
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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)
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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)
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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)
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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)
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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)
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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)
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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)
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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)
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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
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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 <u>01/01/2014</u> and ending <u>12/31/2014</u>		
A Name of plan <u>CARDINAL SERVICES, INC. 401K PLAN</u>		B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>CARDINAL SERVICES, INC.</u>		D Employer Identification Number (EIN) <u>93-0985752</u>

Part I	Asset and Liability Statement		(a) Beginning of Year	(b) End of Year
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.				
	Assets			
a	Total noninterest-bearing cash	1a		
b	Receivables (less allowance for doubtful accounts):			
	(1) Employer contributions.....	1b(1)	15685	12955
	(2) Participant contributions.....	1b(2)	19316	68320
	(3) Other.....	1b(3)	6515	5873
c	General investments:			
	(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
	(2) U.S. Government securities	1c(2)		
	(3) Corporate debt instruments (other than employer securities):			
	(A) Preferred	1c(3)(A)		
	(B) All other	1c(3)(B)		
	(4) Corporate stocks (other than employer securities):			
	(A) Preferred	1c(4)(A)		
	(B) Common.....	1c(4)(B)		
	(5) Partnership/joint venture interests	1c(5)		
	(6) Real estate (other than employer real property).....	1c(6)		
	(7) Loans (other than to participants)	1c(7)		
	(8) Participant loans.....	1c(8)	117578	102463
	(9) Value of interest in common/collective trusts	1c(9)		
	(10) Value of interest in pooled separate accounts	1c(10)	6740620	6060060
	(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)		
	(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	107748	100962
	(15) Other.....	1c(15)		

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	7007462	6350633

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	7007462	6350633
---	-----------	---------	---------

Part II Income and Expense Statement

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

Income**a Contributions:**

		(a) Amount	(b) Total
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	108218	
(B) Participants	2a(1)(B)	357248	
(C) Others (including rollovers)	2a(1)(C)	69	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		465535

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)	4022	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		4022

(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)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0

(3) Rents	2b(3)		
-----------------	--------------	--	--

(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0

(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		325569
(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)		
c Other income.....	2c		6974
d Total income. Add all income amounts in column (b) and enter total.....	2d		802100

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1385628	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)	1563	
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		1387191
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)	71738	
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		71738
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1458929

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		-656829
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

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

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

☒ Yes ☐ No

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

(1) Name: **HMWC CPAS AND BUSINESS ADVISORS**

(2) EIN: **95-2790665**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

	Yes	No	Amount
4a	☒	☐	12484
4b	☐	☒	

	Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
4c			
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
4d			
e Was this plan covered by a fidelity bond?	X		500000
4e			
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f			
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4g			
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
4h			
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i			
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)		X	
4j			
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k			
l Has the plan failed to provide any benefit when due under the plan?		X	
4l			
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
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 CARDINAL SERVICES, INC. 401K PLAN				B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 CARDINAL SERVICES, INC.				D Employer Identification Number (EIN) 93-0985752	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 35-0472300					
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.					
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....				3	
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?..... ☐ Yes ☐ No ☐ N/A					
If the plan is a defined benefit plan, go to line 8.					
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____					
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.					
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....				6a	
b Enter the amount contributed by the employer to the plan for this plan year.....				6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)				6c	
If you completed line 6c, skip lines 8 and 9.					
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?..... ☐ Yes ☐ No ☐ N/A					
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?..... ☐ Yes ☐ No ☐ N/A					
Part III Amendments					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No					
Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No					
For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.				Schedule R (Form 5500) 2014 v. 140124	

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): _____

Cardinal Services, Inc.
401(k) Plan

**Financial Statements
and Supplemental Information**

December 31, 2014 and 2013

Cardinal Services, Inc. 401(k) Plan
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INDEPENDENT AUDITOR'S REPORT

To the Trustees
Cardinal Services, Inc. 401(k) Plan
Coos Bay, Oregon

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Cardinal Services, Inc. 401(k) Plan, which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by Lincoln National Life Insurance Company, the custodian of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the Plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from the custodian as of and for the years ended December 31, 2014 and 2013, that the information provided to the Plan administrator by the custodian is complete and accurate.

Disclaimer of Opinion

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

Other Matter

The supplemental schedules of Schedule H, line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2014, and Schedule H, line 4a - Schedule of Delinquent Participant Contributions for the year ended December 31, 2014 are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are 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 schedules referred to above.

Report on Form and Content in Compliance With DOL Rules and Regulations

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

A handwritten signature in cursive script, appearing to read "HMWC", is centered on the page.

HMWC CPAs & Business Advisors

October 6, 2015

Cardinal Services, Inc. 401(k) Plan
Statements of Net Assets Available for Benefits
December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
<u>ASSETS</u>		
INVESTMENTS AT FAIR VALUE:		
Pooled separate accounts	\$ 6,060,060	\$ 6,740,620
Guaranteed investment contract	<u>110,455</u>	<u>112,845</u>
TOTAL INVESTMENTS	<u>6,170,515</u>	<u>6,853,465</u>
RECEIVABLES:		
Employers' contributions	12,955	15,685
Participants' contributions	68,320	19,316
Notes receivable from participants	102,463	117,578
Other receivables	<u>5,873</u>	<u>6,515</u>
TOTAL RECEIVABLES	<u>189,611</u>	<u>159,094</u>
TOTAL ASSETS	<u>6,360,126</u>	<u>7,012,559</u>
NET ASSETS WITH INVESTMENTS AT FAIR VALUE	6,360,126	7,012,559
Adjustment from fair value to contract value for fully benefit-responsive investment contracts	<u>(9,493)</u>	<u>(5,097)</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 6,350,633</u>	<u>\$ 7,007,462</u>

See accompanying notes and independent auditor's report.

Cardinal Services, Inc. 401(k) Plan
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2014

ADDITIONS TO NET ASSETS ATTRIBUTED TO:

Investment income:

Net appreciation in fair value of investments	\$ 321,961
Interest and dividend income	<u>3,608</u>

Total investment income	<u>325,569</u>
-------------------------	----------------

Other income:

Interest on notes receivable from participants	4,022
Other income	<u>6,974</u>

Total other income	<u>10,996</u>
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Contributions:

Employers'	108,218
Participants'	357,248
Participants' rollovers	<u>69</u>

Total contributions	<u>465,535</u>
---------------------	----------------

TOTAL ADDITIONS	<u>802,100</u>
-----------------	----------------

DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:

Benefits paid to participants	1,387,191
Administrative expenses	<u>71,738</u>

TOTAL DEDUCTIONS	<u>1,458,929</u>
------------------	------------------

NET DECREASE IN NET ASSETS	(656,829)
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NET ASSETS AVAILABLE FOR BENEFITS - Beginning of year	<u>7,007,462</u>
---	------------------

NET ASSETS AVAILABLE FOR BENEFITS - End of year	<u>\$ 6,350,633</u>
---	---------------------

See accompanying notes and independent auditor's report.

Cardinal Services, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2014 and 2013

NOTE 1: DESCRIPTION OF PLAN

The following description of the Cardinal Services, Inc. 401(k) Plan ("Plan") provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

GENERAL

Cardinal Services, Inc. is a Professional Employer Organization ("PEO"). The PEO provides a multiple-employer defined contribution plan for all of the participating employers utilizing its services. The Plan, which became effective July 1, 1997, is a defined contribution plan designed to cover substantially all employees of Cardinal Services, Inc., as well as all of the employees of the companies participating in the co-employer relationship with the PEO. The Plan was amended and restated on January 1, 2010. The Plan is subject to provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

ELIGIBILITY

The majority of participating employers under the PEO adopted the following requirements: Active employees who are at least 21 years of age and upon completion of three consecutive months of service are eligible to participate on the first day of the month coinciding with or the next following date. Network of Oregon Watershed Councils, a participating employer under the PEO, adopted the following requirements: Active employees who are at least 18 years of age with no service requirement are eligible to participate on the first day of the month coinciding with or the next following date. Oregon Resources Corporation, a participating employer under the PEO, adopted the following requirements: Active employees who are at least 18 years of age and upon completion of three consecutive months of service are eligible to participate on the first day of the month coinciding with or the next following date. Fred Hodecker, Inc. dba Mid-State Fertilizer, a participating employer under the PEO, adopted the following requirements: Active employees who are at least 18 years of age and upon completion of six consecutive months of service are eligible to participate on the first day of the month coinciding with or the next following date.

CONTRIBUTIONS

Each year, the participants may contribute up to 100% of their pretax annual compensation, subject to Internal Revenue Code (IRC) limitations, as defined in the Plan. Participants may also contribute amounts representing distributions from other qualified benefit or contribution plans. Participants who have attained age 50 before the end of the Plan year are allowed to make catch-up contributions to the Plan. Participants may also make Roth 401(k) contributions into the Plan. Participants direct the investment of their contributions into various investment options offered by the Plan.

Participating employers may select from five distinct plan options for making employer contributions and have the ability to combine certain options.

See independent auditor's report.

Cardinal Services, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2014 and 2013

NOTE 1: DESCRIPTION OF PLAN, Continued

CONTRIBUTIONS, Continued

Employer contributions under each option are as follows:

- Option A** - No employer contributions are required.
- Option B** - Employers are required to contribute a safe harbor nonelective contribution on behalf of each participant equal to 3% of the participant's eligible compensation.
- Option C** - Employers are required to contribute a safe harbor contribution on behalf of each participant equal to 3% of the participant's eligible compensation plus a 50% matching contribution on additional participant deferrals up to 5% of eligible compensation resulting in a maximum employer contribution of 4% of a participant's eligible compensation.
- Option D** - Employers are required to contribute a 100% matching contribution up to 5% of eligible compensation.
- Option E** - Employers may also elect to make discretionary profit sharing contributions.

PARTICIPANT ACCOUNTS

Each participant's account is credited with the participant's contribution, employer's contribution, and an allocation of the Plan's earnings. The Plan's administrative expenses are also allocated and charged to each participant's account. The benefit to which a participant is entitled to is the benefit that can be provided from the participant's vested account.

VESTING

Participants are immediately vested in their deferral contributions, safe harbor matching and safe harbor nonelective employer contributions plus actual earnings thereon. Vesting in the Company's profit sharing contributions portion of their accounts, plus actual earnings thereon, is based on years of continuous service. A participant becomes 100% vested after six years of credited service, upon attainment of normal retirement age, early retirement age, retirement due to disability, death, or termination of the Plan.

Participants from the Network of Oregon Watershed Councils, a participating employer under the PEO, are immediately 100% vested in their employer matching contributions. Participants from the Fred Hodecker, Inc. dba Mid-State Fertilizer, a participating employer under the PEO, are 100% vested after three years of credited service, upon attainment of normal retirement age, early retirement age, retirement due to disability, death, or termination of the Plan.

See independent auditor's report.

Cardinal Services, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2014 and 2013

NOTE 1: DESCRIPTION OF PLAN, Continued

INVESTMENT OPTIONS

Upon enrollment in the Plan, a participant may direct contributions into any of the self-directed investment funds, which include a guaranteed investment contract with Lincoln National Life Insurance Company.

NOTES RECEIVABLE FROM PARTICIPANTS

Participants may borrow, upon written application, from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50 percent of their vested account balance. The loans are secured by the balance in the participant's account and bear interest at rates which are commensurate with local prevailing rates as determined quarterly by the Plan administrator. Principal and interest are paid ratably through payroll deductions.

PAYMENT OF BENEFITS

Upon termination of service due to death, disability, or retirement, a participant may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account, receive monthly installments, or defer payments until reaching age 70 1/2. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

Participants may also elect to take distributions from their deferred contribution account to the extent necessary to meet a financial hardship, in accordance with the regulations and rulings of the IRC. After a withdrawal, a stipulated period of time must lapse, as defined by the Plan, before a participant can make additional deferred contributions.

FORFEITED ACCOUNTS

A participant's unvested portion of employer contributions is forfeited upon termination of employment for reasons other than death or permanent disability. Forfeitures are maintained in a separate account and may first be used to pay any administrative expenses and then used to reduce employer contributions. At December 31, 2014 and 2013, forfeited nonvested accounts totaled \$12,399 and \$6,694, respectively.

ADMINISTRATIVE EXPENSES

Direct administrative expenses related to recordkeeping and Plan administration are paid by the Plan and charged against each participant's account balance. Other expenses related to the Plan are paid by the Plan sponsor.

See independent auditor's report.

Cardinal Services, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2014 and 2013

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

BASIS OF ACCOUNTING

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

Investment contracts held by a defined contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. The statement of net assets available for benefits presents the fair value of the investment contracts as well as the adjustment of the fully benefit-responsive investment contracts from fair value to contract value. The statement of changes in net assets available for benefits is prepared on a contract value basis.

USE OF ESTIMATES

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management and the Plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

INVESTMENT VALUATION AND INCOME RECOGNITION

The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 6 for discussion of fair value measurements.

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

NOTES RECEIVABLE FROM PARTICIPANTS

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income on notes receivable from participants is recorded when it is earned. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2014 and 2013. Delinquent notes receivable from participants are reclassified as distributions based upon the terms of the Plan document.

See independent auditor's report.

Cardinal Services, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2014 and 2013

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES, Continued

BENEFIT PAYMENTS

Benefits are recorded when paid.

NOTE 3: INVESTMENTS

The following presents investments that represent at least five percent or more of the Plan's net assets:

	<u>2014</u>	<u>%</u>	<u>2013</u>	<u>%</u>
Pooled separate accounts:				
AmerFunds Invest Co. America SA49	\$ 549,678	8.7 %	\$ 561,068	8.0 %
Fidelity VIP Contra Fund SA35	477,856	7.5	510,231	7.3
Fed Gov Ultrashort Dur SA14	417,099	6.6	582,018	8.3
AmerFunds Growth America SA48	408,676	6.4	465,791	6.6
AmerFunds New Perspective SA34	377,816	5.9	353,313	5.0
Delaware VIP Small Cap Value Series SA56	334,308	5.3	362,030	5.2

During the year ended December 31, 2014, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value as follows:

Pooled separate accounts	\$ <u>321,961</u>
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See independent auditor's report.

Cardinal Services, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2014 and 2013

NOTE 4: INFORMATION PREPARED AND CERTIFIED BY CUSTODIAN (UNAUDITED)

As of December 31, 2014 and 2013, the Plan's investments were held by the custodian, Lincoln National Life Insurance Company. The following is a summary of the Plan's financial information that is included in the financial statements based on information certified by the custodian as complete and accurate in accordance with Section 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

	<u>2014</u>	<u>2013</u>
Investments:		
Pooled separate accounts, fair value	\$ 6,060,060	\$ 6,740,620
Guaranteed investment account, contract value	<u>100,962</u>	<u>107,748</u>
Total	<u>\$ 6,161,022</u>	<u>\$ 6,848,368</u>
Investment income:		
Net appreciation in fair value of investments	\$ 321,961	
Interest and dividend income	<u>3,608</u>	
Total	<u>\$ 325,569</u>	

NOTE 5: INVESTMENT CONTRACTS WITH INSURANCE COMPANY

The Plan has contracts with Lincoln National Life Insurance Company ("Lincoln") which are group annuity contracts that provide for investment options including pooled separate accounts and a guaranteed account. The Guaranteed Investment Account ("GIC") is a fully benefit-responsive investment contract. The GIC is guaranteed against loss of principal, less all withdrawals, including charges and adjustments. The guarantee is based on the ability of Lincoln to meet its financial obligation from the general assets of Lincoln. Interest is credited daily at an interest rate that will not be less than the guaranteed minimum interest rate, as shown on the contract specifications. The interest crediting rate is declared on a quarterly basis.

As described in Note 2, because the guaranteed investment account contract is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the guaranteed investment contract.

Contract value, as reported to the Plan by Lincoln, represents the amount participants would receive if they were to initiate a transaction under the terms of the ongoing plan. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting interest rate is based on an agreed-upon formula with the issuer. Such interest rates are reviewed on a quarterly basis for resetting.

See independent auditor's report.

Cardinal Services, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2014 and 2013

NOTE 5: INVESTMENT CONTRACT WITH INSURANCE COMPANY, Continued

Certain events limit the Plan's ability to transact at contract value with Lincoln. Market value adjustments ("MVA") and surrender charges could limit the ability of the plan to initiate/complete a transaction at contract value and result in an adjustment to the net asset value ("NAV"). The purpose of the MVA is not to generate revenue but rather to offset losses caused by being forced to sell assets at a loss. An MVA applies if the current value of the Barclays Capital US Aggregate Baa Yield-to-Worst Index is compared to the five year average of the same index and the current value is greater than the five year average. An MVA is applied if a shift from the guaranteed account exceeds the 12-month limits as outlined in the Lincoln contract. The MVA also applies in the event of a non-bona fide distribution such as a contract or plan termination for the guaranteed account.

Lincoln can terminate an annuity contract under the following circumstances: (a) the contract owner breaches the contract, (b) the plan ceases to meet the requirements of the appropriate Code sections, (c) if after reasonable amount of time, the account has not grown sufficiently, Lincoln reserves the right to terminate the contract following the end of the third contract year if the contract owner account is less than \$15,000, or after the third contract year, there is no deposit activity for a 24 consecutive-month period and the contract owner account is less than \$50,000. The Plan administrator does not believe that the occurrence of any such value event, which would limit the Plan's ability to transact at contract value with Plan participants, is probable.

Average yields with adjustment to reflect rates credited to participants for 2014 and 2013 totaled 2.59% and 2.60%, respectively.

See independent auditor's report.

Cardinal Services, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2014 and 2013

NOTE 6: FAIR VALUE MEASUREMENTS

Accounting principles generally accepted in the United States of America establish a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy are described below:

- Level 1 Inputs to the valuation methodology are unadjusted quoted market prices for identical assets or liabilities in active markets that the Plan has the ability to access.
- Level 2 Inputs to the valuation methodology include:
- quoted prices for similar assets or liabilities in active markets;
 - quoted prices for identical or similar assets or liabilities in inactive markets;
 - inputs other than quoted prices that are observable for the assets or liability;
 - inputs that are derived principally from or corroborated by observable market data by correlation or other means.
- If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.
- Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2014 and 2013.

Guaranteed Investment Contract

The Guaranteed Investment Account Contract ("GIC") is supported by the general assets of Lincoln. It does not have specific underlying assets assigned to it. The GIC is not traded in a market to provide a daily price and the value of the contract is derived from the contract provisions.

Pooled Separate Accounts

These investments are valued based on yields currently available on comparable securities of issuers with similar credit ratings. When comparable prices are unobservable in the market due to limited activity or a less liquid market, securities valued using models with such inputs are classified as Level 3 on the fair value hierarchy.

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Cardinal Services, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2014 and 2013

NOTE 6: FAIR VALUE MEASUREMENTS, Continued

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

The investments in the Guaranteed Investment Account Contract and Pooled Separate Accounts are comprised of the following investments.

Domestic equity investments - These options focus on stocks primarily of United States companies. Typical investments include purchasing equity shares of corporations that are incorporated in the U.S.

Fixed income investments - These options generally try to maximize current income while maintaining stability of principal. Strategies often invest in securities that pay a fixed rate of return or fixed dividend; for example, bonds and money market instruments or preferred stock issued by U.S. governments.

International/global equity investments - These investment options emphasize investments in stock of multinational or global companies. The focus includes opportunities based on assets located outside the United States, including emerging markets.

Balanced and protected profile funds - These options seek both growth and income, with stability of principal, through portfolios that include stocks, bonds, and cash instruments.

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

Description	Total December 31, 2014	Quoted prices in active markets for identical assets (Level 1)	Significant other observable inputs (Level 2)	Significant unobservable inputs (Level 3)
Pooled Separate Accounts:				
Domestic Equity	\$ 2,841,865	\$ -	\$ 2,841,865	\$ -
Fixed Income	1,349,350	-	1,349,350	-
Balanced	946,361	-	946,361	-
International	922,484	-	922,484	-
Total Pooled Separate Accounts	<u>6,060,060</u>	<u>-</u>	<u>6,060,060</u>	<u>-</u>
Guaranteed Investment Contract:				
Fixed Income	110,455	-	-	110,455
Total Guaranteed Investment Contract	<u>110,455</u>	<u>-</u>	<u>-</u>	<u>110,455</u>
Total investments at fair value	<u>\$ 6,170,515</u>	<u>\$ -</u>	<u>\$ 6,060,060</u>	<u>\$ 110,455</u>

See independent auditor's report.

Cardinal Services, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2014 and 2013

NOTE 6: FAIR VALUE MEASUREMENTS, Continued

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

	Guaranteed Investment Contract:
Balance, beginning of year	\$ 112,845
Realized loss	(1,489)
Purchases and issuances	16,820
Sales and settlements	(27,214)
Adjustment from contract value to fair value	<u>9,493</u>
Balance, end of year	<u>\$ 110,455</u>

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

Description	Total December 31, 2013	Quoted prices in active markets for identical assets (Level 1)	Significant other observable inputs (Level 2)	Significant unobservable inputs (Level 3)
Pooled Separate Accounts:				
Domestic Equity	\$ 2,960,502	\$ -	\$ 2,960,502	\$ -
Fixed Income	1,663,095	-	1,663,095	-
International	1,074,122	-	1,074,122	-
Balanced	<u>1,042,901</u>	<u>-</u>	<u>1,042,901</u>	<u>-</u>
Total Pooled Separate Accounts	<u>6,740,620</u>	<u>-</u>	<u>6,740,620</u>	<u>-</u>
Guaranteed Investment Contract:				
Fixed Income	<u>112,845</u>	<u>-</u>	<u>-</u>	<u>112,845</u>
Total Guaranteed Investment Contract	<u>112,845</u>	<u>-</u>	<u>-</u>	<u>112,845</u>
Total investments at fair value	<u>\$ 6,853,465</u>	<u>\$ -</u>	<u>\$ 6,740,620</u>	<u>\$ 112,845</u>

See independent auditor's report.

Cardinal Services, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2014 and 2013

NOTE 7: PARTY-IN-INTEREST TRANSACTIONS

The Plan invests in a Group Annuity Contract with Lincoln National Life Insurance Company, the custodian of the Plan, which includes a guaranteed investment contract and pooled separate accounts managed by Lincoln and its subsidiaries and affiliates. Investment management services provided by Lincoln Financial Advisors to the Plan for the year ended December 31, 2014 totaled \$64,778.

NOTE 8: PLAN TERMINATION

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

NOTE 9: INCOME TAX STATUS

The Plan has adopted a Volume Submitter Profit Sharing Plan, which the Internal Revenue Service has determined and informed the PEO by a letter dated December 15, 2009, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code. Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is currently being designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

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

NOTE 10: RISKS AND UNCERTAINTIES

The Plan invests in various investments. Investments 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 statement of net assets available for benefits.

See independent auditor's report.

Cardinal Services, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2014 and 2013

NOTE 11: PROHIBITED TRANSACTIONS

During the year ended December 31, 2014, certain participant contributions were not remitted to the Plan in a timely manner resulting in prohibited transactions. In 2014, the total delinquent contributions including participant notes receivable payments were \$12,484. The Plan administrator corrected the delinquent contributions outside of the Department of Labor's Voluntary Fiduciary Correction Program.

NOTE 12: SUBSEQUENT EVENTS

The Company has evaluated subsequent events through October 6, 2015, the date that the financial statements were available to be issued. No events were noted that existed as of the financial statements' date or that arose subsequent to the financial statements' date.

See independent auditor's report.

Cardinal Services, Inc. 401(k) Plan

EIN# 93-0985752

Plan Number: 001

Schedule H, line 4i - Schedule of Assets (Held at End of Year)**For the Year Ended 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
*	Lincoln Nat'l Life - Director	AmerFunds Invest Co America SA49	**	\$ 549,691
*	Lincoln Nat'l Life - Director	Fidelity VIP ContraFund SA35	**	477,856
*	Lincoln Nat'l Life - Director	Fed Gov Ultrashort Dur SA14	**	417,099
*	Lincoln Nat'l Life - Director	AmerFunds Growth America SA48	**	408,676
*	Lincoln Nat'l Life - Director	AmerFunds New Perspective SA34	**	377,816
*	Lincoln Nat'l Life - Director	Delaware VIP SmCap Value SA56	**	334,308
*	Lincoln Nat'l Life - Director	Vanguard Target Ret 2020 SAV2	**	308,274
*	Lincoln Nat'l Life - Director	Del VIP DiversifiedIncome SA93	**	253,863
*	Lincoln Nat'l Life - Director	AmerFunds EuroPac Growth SA54	**	223,282
*	Lincoln Nat'l Life - Director	MFS VIT Utility Series SA67	**	221,482
*	Lincoln Nat'l Life - Director	VG LifeStrategy Mod Grw SA21	**	131,451
*	Lincoln Nat'l Life - Director	Delaware VIP Value SA61	**	129,928
*	Lincoln Nat'l Life - Director	LVIP Delaware Bond SA12	**	122,663
*	Lincoln Nat'l Life - Director	Templeton Global Bond VIP SA86	**	122,100
*	Lincoln Nat'l Life - Director	Vanguard Target Ret 2040 SAV4	**	118,042
*	Lincoln Nat'l Life - Director	PIMCO Total Return SALM	**	116,239
*	Lincoln Nat'l Life - Director	Franklin High Income SA20	**	114,095
*	Lincoln Nat'l Life - Director	Del Ltd-Term Div Income SA87	**	113,249
*	Lincoln Nat'l Life - Director	VG LifeStrategy Cons Grw SA30	**	108,810
*	Lincoln Nat'l Life - Director	Guaranteed Account	**	100,962
*	Lincoln Nat'l Life - Director	LVIP Del Fndtn ModeratAll SA96	**	93,683
*	Lincoln Nat'l Life - Director	SSgA Rusl Sml Md Cp Idx SA24	**	84,574
*	Lincoln Nat'l Life - Director	Oppenheimer Dvlping Mrkts SA94	**	81,316

See independent auditor's report.

Cardinal Services, Inc. 401(k) Plan

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Plan Number: 001

Schedule H, line 4i - Schedule of Assets (Held at End of Year), Continued
For the Year Ended 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
*	Lincoln Nat'l Life - Director	SSgA S&P MidCp Idx Non-Ln SALA	**	\$ 78,736
*	Lincoln Nat'l Life - Director	LVIP Del Social Awareness SA33	**	77,578
*	Lincoln Nat'l Life - Director	LVIPBkRk Inftn Protected SA92	**	73,823
*	Lincoln Nat'l Life - Director	LVIP Bar GR SA1X	**	72,881
*	Lincoln Nat'l Life - Director	Vanguard Target Ret 2010 SAV1	**	72,645
*	Lincoln Nat'l Life - Director	SSgA Russ LC Gr Ix Non-Ln SAL9	**	71,916
*	Lincoln Nat'l Life - Director	SSgA Russ Sc VI Ix Non-Ln SALB	**	65,121
*	Lincoln Nat'l Life - Director	LVIP Clarion Gbl Real Est SA55	**	64,882
*	Lincoln Nat'l Life - Director	Black Rock Enrgy&Resources SA77	**	51,597
*	Lincoln Nat'l Life - Director	LVIP Mon Int'l Value SA22	**	44,729
*	Lincoln Nat'l Life - Director	LVIP Del Fndtn AggressAll SA97	**	39,195
*	Lincoln Nat'l Life - Director	LVIP Vanguard Domestic Eq SA19	**	35,382
*	Lincoln Nat'l Life - Director	AmerFunds SMALLCAP World SA46	**	34,687
*	Lincoln Nat'l Life - Director	Janus Aspen Enterprise SA64	**	34,557
*	Lincoln Nat'l Life - Director	LVIP SSgA Small-Cap Index SA 36	**	30,136
*	Lincoln Nat'l Life - Director	Invesco Sml Cap Discovery SA76	**	27,704
*	Lincoln Nat'l Life - Director	LVIP Vanguard Intl Equity SA59	**	25,784
*	Lincoln Nat'l Life - Director	LVIP Dim Cr Eq 2 Mgd Vol SA57	**	24,784
*	Lincoln Nat'l Life - Director	Vanguard Target Ret 2030 SAV3	**	24,223
*	Lincoln Nat'l Life - Director	BlackRock Capital App SA81	**	24,042
*	Lincoln Nat'l Life - Director	Fidelity VIP Mid Cap SA84	**	23,842
*	Lincoln Nat'l Life - Director	VG LifeStrategy Growth SA32	**	22,919
*	Lincoln Nat'l Life - Director	BlackRock Flexible Equity SA83	**	21,520

See independent auditor's report.

Cardinal Services, Inc. 401(k) Plan

EIN# 93-0985752

Plan Number: 001

Schedule H, line 4i - Schedule of Assets (Held at End of Year), Continued**For the Year Ended 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
*	Lincoln Nat'l Life - Director	LVIP Del Fndtn ConservAll SA95	**	\$ 17,453
*	Lincoln Nat'l Life - Director	AmerFunds Bond America SA1E	**	14,955
*	Lincoln Nat'l Life - Director	LVIP SSgA Internat'l Indx SAL5	**	10,822
*	Lincoln Nat'l Life - Director	Franklin Growth SA58	**	10,203
*	Lincoln Nat'l Life - Director	Dimensional Core Equity 1 SA11	**	10,097
*	Lincoln Nat'l Life - Director	WF Advantage Discovery SA63	**	9,728
*	Lincoln Nat'l Life - Director	Vanguard Target Ret 2050 SAV5	**	9,667
*	Lincoln Nat'l Life - Director	Templeton Growth Mgd Vol SA62	**	7,570
*	Lincoln Nat'l Life - Director	MFS VIT Growth SA65	**	6,630
*	Lincoln Nat'l Life - Director	AB VPS Small Mid Value SA39	**	6,432
*	Lincoln Nat'l Life - Director	Columbia Acorn SA17	**	2,358
*	Lincoln Nat'l Life - Director	SSgA Russ SC Gr Ix Non-Ln SALC	**	1,701
*	Lincoln Nat'l Life - Director	AmerFunds Amer High-Inc SA1C	**	1,263
*	Lincoln Nat'l Life - Director	SSgA Rusl All Cap Idx SA23	**	1
	Participant Loans	Interest rate - 4.25%	**	<u>102,463</u>
	Total			<u>\$ 6,263,485</u>

* Indicates party-in-interest transactions.

** Participant Directed. In accordance with ERISA section 404(c), cost information is not required when reporting investments of an individual account plan that is participant or beneficiary directed.

See independent auditor's report.

Cardinal Services, Inc. 401(k) Plan

EIN# 93-0985752

Plan Number: 001

Schedule H, line 4a - Schedule of Delinquent Participant Contributions

For the Year Ended December 31, 2014

Participant Contributions Transferred Late to Plan	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
Included: ☒	\$ -	\$ 12,484	\$ -	\$ -
Total	\$ -	\$ 12,484	\$ -	\$ -

See independent auditor's report.

%	COMPANY NAME	EIN
0.0%	CAR/ALPINE EYE CARE	522387375
24.7%	CAR/BASSETT HYLAND ENERGY COMPANY	930764831
0.2%	CAR/BLUE SKY VET CLINIC	931052147
0.0%	CAR/CABINETS, FLOORS AND MORE	205797296
0.0%	CAR/CARDINAL #2	741852963
9.2%	CAR/CARDINAL SERVICES, INC.	930985752
0.0%	CAR/CASCADE TEL, INC.	931238821
0.7%	CAR/CHERI TOWERY INSURANCE CO.	931229900
0.0%	CAR/THE CONARD CORP.	931238457
2.4%	CAR/COOS BAY/NORTH BEND PROMOTIONS COMMITTEE	931241434
3.9%	CAR/DESCHUTES DENTAL CENTER	931199296
7.3%	CAR/GRACE BIO LABS	382775654
2.5%	CAR/HEALTH INSURANCE STRATEGIES	711027208
0.8%	CAR/HIGHWAY DELI MART	202262832
0.4%	CAR/INTEGRAL YOUTH SERVICES	930981933
0.0%	CAR/LAW OFFICES OF JEFF SALISBURY	141964018
0.0%	CAR/J & R CUSTOM CANOPY	931294355
6.7%	CAR/JULCA, INC. DBA BEND PET EXPRESS	931163673
0.9%	CAR/THE LATIN COMMUNITY ASSOCIATION	931260288
0.8%	CAR/LB ENGINEERING, INC.	911786228
0.0%	CAR/MADRAS MARINE	931162756
0.0%	CAR/MARATHON BUSINESS MACHINES, INC.	931016476
7.3%	CAR/FRED HODECKER, INC. SBA MID-STATE FERTILIZER	930569384
0.3%	CAR/MOE'S SUPER LUBE, INC.	931170904
1.9%	CAR/MOUNTAIN VIEW IMPORTS	810566196
0.0%	CAR/NETWORK OF OREGON WATERSHED COUNCILS	383739151
10.0%	CAR/NW INDUSTRIAL HYDRAULICS, INC.	743093572
6.8%	CAR/OREGON COAST DERMATOLOGY	452036995
0.6%	CAR/OREGON CEDAR, LLC.	931288135
2.6%	CAR/OREGON RESOURCES CORPORATION	931040006
0.0%	CAR/PARTNERSHIP TO END POVERTY	931314045
0.6%	CAR/PETER GEISER	943034288
0.2%	CAR/RESORT SPAS AND BILLIARDS, LLC.	320113508
7.6%	CAR/ROGER G. SIMS, DMD, LLC.	931149636
0.0%	CAR/SMITH'S BAYWAY MARKET	270250136
0.0%	CAR/SPECIALTY AUTO ELECTRIC, INC.	930843427
0.0%	CAR/STOP & GO MINI MART	911851562
0.0%	CAR/SWAN'S AUTOMOTIVE	205134420
0.0%	CAR/THREE SISTERS LANDSCAPING	541860981
1.6%	CAR/TNT MARKET	930918469
0.0%	CAR/WESTERN WATER DEVELOPMENT CORP.	931080296
0.0%	CAR/WILLIAM'S MACHINE AND FABRICATION	931042300
100.0%	CAR PLAN TOTALS	

Cardinal Services, Inc. 401(k) Plan

EIN# 93-0985752

Plan Number: 001

Schedule H, line 4i - Schedule of Assets (Held at End of Year)**For the Year Ended 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
*	Lincoln Nat'l Life - Director	AmerFunds Invest Co America SA49	**	\$ 549,691
*	Lincoln Nat'l Life - Director	Fidelity VIP ContraFund SA35	**	477,856
*	Lincoln Nat'l Life - Director	Fed Gov Ultrashort Dur SA14	**	417,099
*	Lincoln Nat'l Life - Director	AmerFunds Growth America SA48	**	408,676
*	Lincoln Nat'l Life - Director	AmerFunds New Perspective SA34	**	377,816
*	Lincoln Nat'l Life - Director	Delaware VIP SmCap Value SA56	**	334,308
*	Lincoln Nat'l Life - Director	Vanguard Target Ret 2020 SAV2	**	308,274
*	Lincoln Nat'l Life - Director	Del VIP DiversifiedIncome SA93	**	253,863
*	Lincoln Nat'l Life - Director	AmerFunds EuroPac Growth SA54	**	223,282
*	Lincoln Nat'l Life - Director	MFS VIT Utility Series SA67	**	221,482
*	Lincoln Nat'l Life - Director	VG LifeStrategy Mod Grw SA21	**	131,451
*	Lincoln Nat'l Life - Director	Delaware VIP Value SA61	**	129,928
*	Lincoln Nat'l Life - Director	LVIP Delaware Bond SA12	**	122,663
*	Lincoln Nat'l Life - Director	Templeton Global Bond VIP SA86	**	122,100
*	Lincoln Nat'l Life - Director	Vanguard Target Ret 2040 SAV4	**	118,042
*	Lincoln Nat'l Life - Director	PIMCO Total Return SALM	**	116,239
*	Lincoln Nat'l Life - Director	Franklin High Income SA20	**	114,095
*	Lincoln Nat'l Life - Director	Del Ltd-Term Div Income SA87	**	113,249
*	Lincoln Nat'l Life - Director	VG LifeStrategy Cons Grw SA30	**	108,810
*	Lincoln Nat'l Life - Director	Guaranteed Account	**	100,962
*	Lincoln Nat'l Life - Director	LVIP Del Fndtn ModeratAll SA96	**	93,683
*	Lincoln Nat'l Life - Director	SSgA Rusl Sml Md Cp Idx SA24	**	84,574
*	Lincoln Nat'l Life - Director	Oppenheimer Dvlping Mrkts SA94	**	81,316

See independent auditor's report.

Cardinal Services, Inc. 401(k) Plan

EIN# 93-0985752

Plan Number: 001

Schedule H, line 4i - Schedule of Assets (Held at End of Year), Continued
For the Year Ended 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
*	Lincoln Nat'l Life - Director	SSgA S&P MidCp Idx Non-Ln SALA	**	\$ 78,736
*	Lincoln Nat'l Life - Director	LVIP Del Social Awareness SA33	**	77,578
*	Lincoln Nat'l Life - Director	LVIPBkRk Inftn Protected SA92	**	73,823
*	Lincoln Nat'l Life - Director	LVIP Bar GR SA1X	**	72,881
*	Lincoln Nat'l Life - Director	Vanguard Target Ret 2010 SAV1	**	72,645
*	Lincoln Nat'l Life - Director	SSgA Russ LC Gr Ix Non-Ln SAL9	**	71,916
*	Lincoln Nat'l Life - Director	SSgA Russ Sc VI Ix Non-Ln SALB	**	65,121
*	Lincoln Nat'l Life - Director	LVIP Clarion Gbl Real Est SA55	**	64,882
*	Lincoln Nat'l Life - Director	Black Rock Enrgy&Resources SA77	**	51,597
*	Lincoln Nat'l Life - Director	LVIP Mon Int'l Value SA22	**	44,729
*	Lincoln Nat'l Life - Director	LVIP Del Fndtn AggressAll SA97	**	39,195
*	Lincoln Nat'l Life - Director	LVIP Vanguard Domestic Eq SA19	**	35,382
*	Lincoln Nat'l Life - Director	AmerFunds SMALLCAP World SA46	**	34,687
*	Lincoln Nat'l Life - Director	Janus Aspen Enterprise SA64	**	34,557
*	Lincoln Nat'l Life - Director	LVIP SSgA Small-Cap Index SA 36	**	30,136
*	Lincoln Nat'l Life - Director	Invesco Sml Cap Discovery SA76	**	27,704
*	Lincoln Nat'l Life - Director	LVIP Vanguard Intl Equity SA59	**	25,784
*	Lincoln Nat'l Life - Director	LVIP Dim Cr Eq 2 Mgd Vol SA57	**	24,784
*	Lincoln Nat'l Life - Director	Vanguard Target Ret 2030 SAV3	**	24,223
*	Lincoln Nat'l Life - Director	BlackRock Capital App SA81	**	24,042
*	Lincoln Nat'l Life - Director	Fidelity VIP Mid Cap SA84	**	23,842
*	Lincoln Nat'l Life - Director	VG LifeStrategy Growth SA32	**	22,919
*	Lincoln Nat'l Life - Director	BlackRock Flexible Equity SA83	**	21,520

See independent auditor's report.

Cardinal Services, Inc. 401(k) Plan

EIN# 93-0985752

Plan Number: 001

Schedule H, line 4i - Schedule of Assets (Held at End of Year), Continued**For the Year Ended 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
*	Lincoln Nat'l Life - Director	LVIP Del Fndtn ConservAll SA95	**	\$ 17,453
*	Lincoln Nat'l Life - Director	AmerFunds Bond America SA1E	**	14,955
*	Lincoln Nat'l Life - Director	LVIP SSgA Internat'l Indx SAL5	**	10,822
*	Lincoln Nat'l Life - Director	Franklin Growth SA58	**	10,203
*	Lincoln Nat'l Life - Director	Dimensional Core Equity 1 SA11	**	10,097
*	Lincoln Nat'l Life - Director	WF Advantage Discovery SA63	**	9,728
*	Lincoln Nat'l Life - Director	Vanguard Target Ret 2050 SAV5	**	9,667
*	Lincoln Nat'l Life - Director	Templeton Growth Mgd Vol SA62	**	7,570
*	Lincoln Nat'l Life - Director	MFS VIT Growth SA65	**	6,630
*	Lincoln Nat'l Life - Director	AB VPS Small Mid Value SA39	**	6,432
*	Lincoln Nat'l Life - Director	Columbia Acorn SA17	**	2,358
*	Lincoln Nat'l Life - Director	SSgA Russ SC Gr Ix Non-Ln SALC	**	1,701
*	Lincoln Nat'l Life - Director	AmerFunds Amer High-Inc SA1C	**	1,263
*	Lincoln Nat'l Life - Director	SSgA Rusl All Cap Idx SA23	**	1
	Participant Loans	Interest rate - 4.25%	**	<u>102,463</u>
	Total			\$ <u>6,263,485</u>

* Indicates party-in-interest transactions.

** Participant Directed. In accordance with ERISA section 404(c), cost information is not required when reporting investments of an individual account plan that is participant or beneficiary directed.

See independent auditor's report.

Attachment to 2014 Form 5500
Schedule H, line 4a - Schedule of Delinquent Participant Contributions

Plan Name CARDINAL SERVICES, INC. 401K PLAN

EIN: 93-0985752

Plan Sponsor's Name CARDINAL SERVICES, INC.

PN: 001

	Total that Constitute Nonexempt Prohibited Transactions			
Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included: ☒	0	12,484	0	0