Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2014

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
CRAWFORD, MURPHY AND TILLY, INC. PROFIT SHARING 401(K) PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 12/29/1960

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

2750 W. WASHINGTON STREET
SPRINGFIELD, IL 62702-3497

2b Employer Identification Number (EIN)
37-0844662

2c Plan Sponsor's telephone number
217-787-8050

2d Business code (see instructions)
541330

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2015	THOMAS ROY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2015	THOMAS ROY
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Preparer's telephone number (optional)

3a	Plan administrator's name and address [X] Same as Plan Sponsor	**3b**	Administrator's EIN
		3c	Administrator's telephone number
4	If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:	**4b**	EIN
a	Sponsor's name	**4c**	PN

5	Total number of participants at the beginning of the plan year	**5**	310
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)**	267
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	269
b	Retired or separated participants receiving benefits	**6b**	7
c	Other retired or separated participants entitled to future benefits	**6c**	38
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	314
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	1
f	Total. Add lines **6d** and **6e**.	**6f**	315
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	298
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	3
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 3H

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**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
CRAWFORD, MURPHY AND TILLY, INC. PROFIT SHARING 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CRAWFORD, MURPHY AND TILLY, INC.

D Employer Identification Number (EIN)
37-0844662

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

THE VANGUARD GROUP, INC.

23-1945930

(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)

THE VANGUARD GROUP, INC.

23-1945930

(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 25 37 52 59	NONE	3466	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [ ]

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

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

(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
THE VANGUARD GROUP, INC.	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
OPPENHEIMER FUNDS 93-6305075	25 BPS

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
COLUMBIA MNGMNT INVSTMNT DISTRIB. 13-3043478	5 BPS

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
COLUMBIA MNGMNT INVSTMNT SERVICES 41-1861053	20 BPS

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
THE VANGUARD GROUP, INC.	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
FIDELITY INVESTMENTS 04-2033129	25 BPS

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection.

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

A Name of plan
CRAWFORD, MURPHY AND TILLY, INC. PROFIT SHARING 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
CRAWFORD, MURPHY AND TILLY, INC.

D Employer Identification Number (EIN)
37-0844662

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

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD RET. SAVINGS TRUST

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
23-2186884-022	C	0

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD RET. SAVINGS TRUST III

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
23-2186884-024	C	8072303

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RET. 2015 TRUST II

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
90-6083984-001	C	100661

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RET. 2020 TRUST II

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
90-6083982-001	C	1870581

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RET. 2025 TRUST II

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
90-6083980-001	C	440431

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RET. 2030 TRUST II

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
90-6083978-001	C	689413

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RET. 2035 TRUST II

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
90-6083976-001	C	249225

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RET. 2040 TRUST II

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN 90-6083974-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 95588

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RET. 2045 TRUST II

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN 90-6083972-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 143828

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RET. 2050 TRUST II

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN 90-6083970-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 269865

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RET. 2055 TRUST II

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN 27-6715091-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 57541

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RET. 2060 TRUST II

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN 45-3799419-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 143625

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RET. INC. TRUST II

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN 90-6083967-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 686524

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection

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

A Name of plan
CRAWFORD, MURPHY AND TILLY, INC. PROFIT SHARING 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CRAWFORD, MURPHY AND TILLY, INC.

D Employer Identification Number (EIN)
37-0844662

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1280000	960486
(2) Participant contributions	1b(2)	0	175367
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	279096	197579
(9) Value of interest in common/collective trusts	1c(9)	8220050	12819585
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	69547652	68719206
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	79326798	82872223
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	79326798	82872223

Part II Income and Expense Statement

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

	Income		(a) Amount	(b) Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	1534337	
	(B) Participants	2a(1)(B)	1789650	
	(C) Others (including rollovers)	2a(1)(C)	129505	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		3453492
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)	9913	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		9913
	(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)	3355740	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		3355740
	(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)		163699
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1107699
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		8090543
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	4541682	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		4541682
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	3436	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		3436
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		4545118
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		3545425
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

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

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

Part IV Compliance Questions

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

During the plan year:

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

			Yes	No	Amount
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		500000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			

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

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

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

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

Part V Trust Information (optional)

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection.

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

A Name of plan
CRAWFORD, MURPHY AND TILLY, INC. PROFIT SHARING 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CRAWFORD, MURPHY AND TILLY, INC.

D Employer Identification Number (EIN)
37-0844662

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): 23-2186884

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Crawford, Murphy & Tilly, Inc.
Profit Sharing/401(k) Plan

Financial Report
December 31, 2014

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McGladrey

Independent Auditor's Report

To the Plan Administrator, Retirement Plan Committee and Participants
Crawford, Murphy & Tilly, Inc.
Profit Sharing/401(k) Plan
Springfield, Illinois

Report on the Financial Statements
We were engaged to audit the accompanying financial statements of Crawford, Murphy & Tilly, Inc. Profit Sharing/401(k) Plan (the Plan), which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

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

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

Basis for Disclaimer of Opinion
As permitted by 29 CFR 2520.103-8 of the United States Department of Labor Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified or provided by Vanguard Fiduciary Trust Company, the trustee of the Plan, except for comparing this information with the related information included in the financial statements. We have been informed by the Plan Administrator that the trustee holds the Plan's assets and executes transactions. The Plan Administrator has obtained certifications from the trustee as of December 31, 2014 and 2013, and for the year ended December 31, 2014, that the information provided to the Plan Administrator by the trustee is complete and accurate.

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

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

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

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



Springfield, Illinois
October 13, 2015

Crawford, Murphy & Tilly, Inc.
Profit Sharing/401(k) Plan

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

	2014	2013
Assets		
Investments, at fair value:		
Shares of registered investment companies	**$ 68,719,206**	$ 69,547,652
Shares of collective investment trust	**13,067,382**	8,449,126
Total investments	**81,786,588**	77,996,778
Receivables:		
Employer contributions	**960,486**	1,280,000
Participant contributions	**175,367**	-
Notes from participants	**197,579**	279,096
Total receivables	**1,333,432**	1,559,096
Total assets	**83,120,020**	79,555,874
Liabilities	**-**	-
Net assets available for benefits at fair value	**83,120,020**	79,555,874
Adjustment from fair value to contract value for interest in a collective trust relating to fully benefit-responsive investment contracts	**(247,797)**	(229,076)
Net Assets Available for Benefits	**$ 82,872,223**	$ 79,326,798

See Notes to Financial Statements.

Crawford, Murphy & Tilly, Inc.
Profit Sharing/401(k) Plan

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

Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	**$ 1,107,699**
Interest and dividends	**3,519,439**
	4,627,138
Interest income on notes receivable from participants	**9,913**
Contributions:	
Participants	**1,789,650**
Employer	**1,534,337**
Rollover	**129,505**
	3,453,492
Total additions	**8,090,543**
Deductions from net assets attributed to:	
Benefits paid to participants	**4,541,682**
Administrative expenses	**3,436**
Total deductions	**4,545,118**
Net increase	**3,545,425**
Net assets available for benefits:	
Beginning of year	**79,326,798**
End of year	**$ 82,872,223**

See Notes to Financial Statements.

Note 1. Plan Description

The following description of the Crawford, Murphy & Tilly, Inc. Profit Sharing/401(k) Plan (the Plan) provides only general information. Participants should refer to the plan agreement for a complete description of the Plan's provisions.

General: The Plan is a defined contribution plan covering all employees of Crawford, Murphy & Tilly, Inc. (the Company), subject to certain limitations, who have completed one year of service with at least 1,000 hours of service. An eligible employee becomes a participant effective as of the earlier of the first day of the plan year (January 1) or the first day of the seventh month of such plan year (July 1) coinciding with the next date following the date such employee met the eligibility requirements. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions: The Plan provides for eligible employees to contribute up to 100% of their pre-tax, or, effective July 1, 2013, after-tax, compensation or the maximum dollar limit allowed under the requirements of the Internal Revenue Code (IRC) ($17,500 for 2014), whichever is less, with the Company making a non-discretionary matching contribution of 50% of the first 6% of pre-tax compensation that a participant contributes to the Plan. These contributions totaled $634,337 for the year ended December 31, 2014. Participants who will be age 50 or older during the plan year can make special catch-up contributions (up to $5,500 additional contributions for 2014). The Company may also make a discretionary contribution each year for the benefit of all eligible employees; this contribution totaled $900,000 for the year ended December 31, 2014.

The maximum dollar amount that the Plan may allocate to any one participant is $50,000 or 100% of pay, whichever is less. Participants direct their salary deferral and Company contributions to selected investments as made available and determined by the Plan Administrator. Participants may change their investment options at any time pursuant to procedures established in the Plan.

Participant accounts: Each participant's account is credited with the participant's contributions and allocations of (a) the Company's contribution, (b) plan earnings or losses, and (c) administrative expenses, based on the value of the participant's account balance or as an equal dollar amount based on the number of participants in the Plan. The method of allocating expenses depends on the nature of the expense itself. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting: Participants are immediately vested in their voluntary contributions plus actual earnings thereon. Participants hired prior to April 1, 2000 are immediately vested in the Company's contribution portion of participant accounts. Vesting in the Company's contribution portion of participant accounts for participants hired on or after April 1, 2000 is subject to the following vesting schedule:

1 year of service	20% vested
2 years of service	40% vested
3 years of service	60% vested
4 years of service	80% vested
5 years of service	100% vested

Note 1. Plan Description (Continued)

Notes receivable from participants: The Plan provides for participants to borrow, in cases of hardship as described in the plan document, from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their account balance. Participants may have only one loan outstanding at any one time. Loan terms range from one to five years, except loans used to acquire any dwelling unit which within a reasonable time (determined at the time the loan is made) will be used as the Participant's principal residence, which may exceed five years. The loans are secured by the balance in the participant's account and bear a reasonable rate of interest commensurate with the interest rates charged by persons in the business of lending money for loans which would be made under similar circumstances, generally 1% over the national prime rate at the time of the loan. Interest rates range from 4.25% to 9.25%. Principal and interest is paid ratably through semi-monthly payroll deductions.

Payment of benefits: Upon termination of service due to death, disability, retirement or for termination of services for other reasons, a participant or the participant's designated beneficiary may elect to receive an amount equal to the value of his or her vested account in either a lump-sum amount, or in substantially equal periodic installments for a certain period not extending beyond the life expectancy of the participant or the joint life expectancies of the participant and the participant's designated beneficiary.

Forfeited accounts: At December 31, 2014 and 2013, forfeited nonvested accounts totaled $14,327 and $10,087. Forfeitures may be allocated to first pay for any administrative expenses. Any remaining forfeitures will be used to reduce employer contributions and/or reallocated to current year participants.

Note 2. Significant Accounting Policies

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

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

Notes receivable from participants: Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent loans are treated as distributions based upon the terms of the plan document.

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. The Retirement Plan Committee determines the Plan's valuation policies utilizing information provided by the investment trustee. See Note 4 for discussion of fair value measurements.

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 Plan invests in investment contracts through a common trust. Contract value for this common trust is based on the net asset value of the fund as reported by the trustee. The statements of net assets available for benefits present the fair value of the investment in the common trust as well as the adjustment of the fully benefit-responsive investment in the common trust from fair value to contract value. The statement of changes in net assets available for benefits is prepared using the contract value basis for fully benefit-responsive investment contracts.

Note 2. Significant Accounting Policies (Continued)

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 or depreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of benefits: Benefits are recorded when paid.

Administrative expenses: All administrative expenses for the Plan are paid by the Company, except certain equity fund expenses which are charged to participants' accounts.

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

In July 2015, the FASB issued ASU No. 2015-12, *Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962), Health and Welfare Benefit Plans (Topic 965) – (I) Fully Benefit-Responsive Investment Contracts, (II) Plan Investment Disclosures, and (III) Measurement Date Practical Expedient (a consensus of the FASB Emerging Issues Task Force)*. The purpose of this Update is to simplify plan accounting.

- The amendments in Part I designate contract value as the only required measure for direct investments in fully benefit-responsive investment contracts. Fully benefit responsive investment contracts will be presented at contract value; accordingly there will no longer be an adjustment from fair value to contract value on the face of the financial statements.
- The amendments in Part II will eliminate the requirements for plans to disclose (1) individual investments that represent 5 percent or more of net assets available for benefits and (2) the net appreciation or depreciation for investments by general type for both participant-directed investments and nonparticipant-directed investments. The net appreciation or depreciation in investments for the period will still be required to be presented in the aggregate. In addition, if an investment is measured using the net asset value per share (or its equivalent) practical expedient in Topic 820 and that investment is in a fund that files a U.S. Department of Labor Form 5500, *Annual Return/Report of Employee Benefit Plan,* as a direct filing entity, disclosure of the investment's strategy will no longer be required.
- The amendments in Part III reduce complexity in employee benefit plan accounting by providing a practical expedient that permits plans to measure investments and investment-related accounts as of a month-end date that is closest to the plan's fiscal year-end, when the fiscal period does not coincide with month-end.

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

Note 3. Information Certified and Provided by Vanguard Fiduciary Trust Company

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

The following table presents those investments that represent 5% or more of the Plan's net assets:

Description	2014	2013
Investments at fair value:		
Shares of registered investment companies:		
Columbia Small Cap Growth	$ 6,580,130	$ 7,084,068
Janus Small Cap Value	**	5,166,468
PIMCO Total Return Fund Institutional	5,287,825	5,746,171
Vanguard 500 Index Fund Admiral	12,119,453	11,192,082
Vanguard Equity Income Fund Admiral	14,541,080	14,192,115
Vanguard Int'l Growth Admiral	4,717,288	5,061,556
Vanguard Small-Cap Value Index Fund Admiral	5,473,692	**
Other shares of registered investment companies, less than 5%	19,999,738	21,105,192
	$ 68,719,206	$ 69,547,652
Investments at contract value:		
Shares of collective investment trusts:		
Vanguard Retirement Savings Trust III*	$ 8,072,303	$ 8,220,050
Other shares of collective investment trusts, less than 5%*	4,747,282	-
	$ 12,819,585	$ 8,220,050
Notes receivable from participants	$ 197,579	$ 279,096

* The fair value of this investment as disclosed in the statements of net assets available for benefits as of December 31, 2014 and 2013 exceeded 5% of net assets available for benefits; however, these fair values were not certified.

** The fund did not represent more than 5% of the Plan's net assets for the year.

Vanguard also certified to the completeness and accuracy of $1,107,699 of net appreciation in fair value of the Plan's investments in registered investment companies (mutual funds), $3,519,439 of interest and dividends related to the aforementioned plan assets, and $9,913 in participant loans' interest for the year ended December 31, 2014.

Note 4. Fair Value Measurements

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

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

Level 2: Inputs to the valuation methodology include:

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

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

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

The asset's or liability's fair value measurement 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 maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

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

Shares of registered investment companies (mutual funds): Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Shares of collective investment trusts: Valued based on the NAV of units of the collective investment trust. The NAV, as provided by the trustee, is used as a practical expedient to estimating fair value. The NAV is based upon the fair value of the underlying investments comprising the trust less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

Note 4. Fair Value Measurements (Continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2014 and 2013.

	Assets at Fair Value as of December 31, 2014			
	Level 1	Level 2	Level 3	Total
Shares of registered investment companies:				
Columbia Acorn International Fund Class Z	$ 1,130,993	$ -	$ -	$ 1,130,993
Columbia Small Cap Growth Fund, Inc.	6,580,130	-	-	6,580,130
Fidelity Contrafund	3,796,008	-	-	3,796,008
Opp Developing Markets Fund Y	2,786,932	-	-	2,786,932
PIMCO Total Return Fund Institutional	5,287,825	-	-	5,287,825
Vanguard 500 Index Fund Admiral	12,119,453	-	-	12,119,453
Vanguard Equity Income Fund Admiral	14,541,080	-	-	14,541,080
Vanguard Inflation-Protected Securities Fund Admiral	880,876	-	-	880,876
Vanguard Int'l Growth Fund Admiral	4,717,288	-	-	4,717,288
Vanguard Mid-Cap Index Fund Signal	2,850,417	-	-	2,850,417
Vanguard Prime Money Market	1,881,066	-	-	1,881,066
Vanguard REIT Index Fund Admiral	1,338,772	-	-	1,338,772
Vanguard Short-Term Bond Index Fund Admiral	1,211,735	-	-	1,211,735
Vanguard Small-cap Value Index Fund Admiral	5,473,692	-	-	5,473,692
Vanguard Total Bond Market Index Fund Admiral	630,524	-	-	630,524
Vanguard Wellesley Income Fund Admiral	1,821,996	-	-	1,821,996
Vanguard Wellington Fund Admiral	1,670,419	-	-	1,670,419
Shares of collective investment trusts:				
Vanguard Target Retirement 2015 Trust II	-	100,661	-	100,661
Vanguard Target Retirement 2020 Trust II	-	1,870,581	-	1,870,581
Vanguard Target Retirement 2025 Trust II	-	440,431	-	440,431
Vanguard Target Retirement 2030 Trust II	-	689,413	-	689,413
Vanguard Target Retirement 2035 Trust II	-	249,225	-	249,225
Vanguard Target Retirement 2040 Trust II	-	95,588	-	95,588
Vanguard Target Retirement 2045 Trust II	-	143,829	-	143,829
Vanguard Target Retirement 2050 Trust II	-	269,865	-	269,865
Vanguard Target Retirement 2055 Trust II	-	57,541	-	57,541
Vanguard Target Retirement 2060 Trust II	-	143,625	-	143,625
Vanguard Target Retirement Income Trust II	-	686,523	-	686,523
Vanguard Retirement Savings Trust III	-	8,320,100	-	8,320,100
Total assets at fair value	$ 68,719,206	$ 13,067,382	$ -	$ 81,786,588

Note 4. Fair Value Measurements (Continued)

	Assets at Fair Value as of December 31, 2013			
	Level 1	Level 2	Level 3	Total
Shares of registered investment companies:				
Columbia Acorn International Fund Class Z	$ 1,187,535	$ -	$ -	$ 1,187,535
Columbia Small Cap Growth Fund, Inc.	7,084,068	-	-	7,084,068
Fidelity Contrafund	3,391,155	-	-	3,391,155
Janus Small Cap Value Fund Institutional	5,166,468	-	-	5,166,468
Opp Developing Markets Fund Y	2,889,455	-	-	2,889,455
PIMCO Total Return Fund Institutional	5,746,171	-	-	5,746,171
Vanguard 500 Index Fund Signal	11,192,082	-	-	11,192,082
Vanguard Equity Income Fund Admiral	14,192,115	-	-	14,192,115
Vanguard Inflation-Protected Securities Fund Admiral	883,924	-	-	883,924
Vanguard Int'l Growth Fund Admiral	5,061,556	-	-	5,061,556
Vanguard Mid-Cap Index Fund Signal	2,214,421	-	-	2,214,421
Vanguard Prime Money Market	2,135,881	-	-	2,135,881
Vanguard REIT Index Fund Signal	1,120,911	-	-	1,120,911
Vanguard Short-Term Bond Index Fund Signal	698,304	-	-	698,304
Vanguard Target Retirement 2015 Fund	91,353	-	-	91,353
Vanguard Target Retirement 2020 Fund	893,726	-	-	893,726
Vanguard Target Retirement 2025 Fund	613,909	-	-	613,909
Vanguard Target Retirement 2030 Fund	704,609	-	-	704,609
Vanguard Target Retirement 2035 Fund	457,384	-	-	457,384
Vanguard Target Retirement 2040 Fund	82,152		-	82,152
Vanguard Target Retirement 2045 Fund	106,916	-	-	106,916
Vanguard Target Retirement 2050 Fund	210,094	-	-	210,094
Vanguard Target Retirement 2055 Fund	17,577	-	-	17,577
Vanguard Target Retirement Income	462,439		-	462,439
Vanguard Total Bond Market Index Fund Signal	34,476	-	-	34,476
Vanguard Wellesley Income Fund Admiral	1,696,455	-	-	1,696,455
Vanguard Wellington Fund Admiral	1,212,516	-	-	1,212,516
Shares of collective investment trusts:				
Vanguard Retirement Savings Trust III	-	8,449,126	-	8,449,126
Total assets at fair value	$ 69,547,652	$ 8,449,126	$ -	$ 77,996,778

Note 5. Fair Value of Investments in Certain Entities That Calculate Net Asset Value per Share (or its Equivalent)

The following table summarizes investments measured at fair value based on NAV per share as of December 31, 2014 and 2013.

Investment	2014 Fair Value	2013 Fair Value	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Retirement Savings Trust III (a)	$ 8,072,303	$ 8,449,126	$ -	Daily	None
Target Retirement 2015 Trust II (b)	100,661	-	-	Daily	None
Target Retirement 2020 Trust II (b)	1,870,581	-	-	Daily	None
Target Retirement 2025 Trust II (b)	440,431	-	-	Daily	None
Target Retirement 2030 Trust II (b)	689,413	-	-	Daily	None
Target Retirement 2035 Trust II (b)	249,225	-	-	Daily	None
Target Retirement 2040 Trust II (b)	95,588	-	-	Daily	None
Target Retirement 2045 Trust II (b)	143,829	-	-	Daily	None
Target Retirement 2050 Trust II (b)	269,865	-	-	Daily	None
Target Retirement 2055 Trust II (b)	57,541	-	-	Daily	None
Target Retirement 2060 Trust II (b)	143,625	-	-	Daily	None
Target Retirement Income Trust II (b)	686,523	-	-	Daily	None

(a) This trust seeks stability of principal and a high level of current income consistent with a two- to three-year average maturity. The trust is a tax-exempt collective trust invested primarily in investment contracts issued by insurance companies and commercial banks, and similar types of fixed-principal investments. The trust intends to maintain a constant NAV of $1.00 per share. Investments in this trust are limited to participant-directed defined contribution plans and, with Vanguard's approval, other qualified pension plans. The trust invests primarily in investment contracts issued by insurance companies, banks or other financial institutions, including investment contracts backed by high-quality fixed income securities. The trust seeks to achieve its objective by diversifying among high credit-quality investments and investment contracts which are structured to smooth market gains and losses over time. The trust invests in a combination of synthetic contracts (backed primarily by Vanguard bond funds), traditional investment contracts backed by major insurance providers, and bank contracts. The trust's strict credit guidelines require that traditional investment contracts be rated at least AA. The trust will maintain an average maturity between two and three years.

(b) These trusts seek to provide capital appreciation and current income consistent with its current asset allocation. The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of the applicable target year of the trust. The trust's asset allocation will become more conservative over time.

Changes in Fair Value Levels

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

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

Note 6. Party-in-Interest Transactions and Plan Expenses Paid By the Company

The Plan invests in shares of registered investment companies and a collective investment trust managed by affiliates of Vanguard. Vanguard is the trustee as defined by the Plan, and therefore these transactions qualify as party-in-interest transactions. Fees paid by the Plan to Vanguard were $3,436 for the year ended December 31, 2014.

The Company pays certain plan expenses on behalf of the Plan and also provides certain administrative services at no cost to the Plan. Administrative expenses paid by the Company on behalf of the Plan were $69,322 for the year ended December 31, 2014.

Note 7. Plan Termination

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

Note 8. Income Tax Status

The Internal Revenue Service has determined and informed the Company by a letter dated July 8, 2010, that the Plan and related trust are designed in accordance with applicable sections of the IRC. The Plan has been amended since receiving the determination letter; however, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable provisions of the IRC. Accordingly, no provision for federal income taxes has been made.

Management evaluated the Plan's tax positions and concluded that the Plan had maintained its tax-exempt status and had taken no uncertain tax positions that require adjustment to the financial statements; therefore, no provision or liability for income taxes has been included in the financial statements. With few exceptions, the Plan is no longer subject to income tax examinations by the U.S. federal tax authorities for years before 2011.

Note 9. Risks and Uncertainties

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

Note 10. Reconciliation of Financial Statements to Form 5500

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

	2014	2013
Net assets available for benefits per the financial statements	$ 82,872,223	$ 79,326,798
Differences in:		
Investments	(197,579)	(279,096)
Receivables - notes receivable from participants	197,579	279,096
Net assets available for benefits per the Form 5500	$ 82,872,223	$ 79,326,798

Note 11. Subsequent Events

The Plan was restated effective January 1, 2015. In conjunction with this restatement, the Plan name was changed to CMT Profit Sharing/401(k) Plan.

The restated plan document also provided the following changes to the Plan effective January 1, 2015. Certain nonresident aliens, interns, co-op employees, and project employees whose contract does not provide for their participation in the Plan will be excluded from participation in the Plan. Eligibility requirements will change to date of hire for salary deferrals and employer matching contributions. The Plan will include an automatic salary deferral of 6%. The Plan will remove rollover contributions. There will be an employer discretionary matching contribution equal to a uniform percentage of the employee's salary deferral. There will be an employer discretionary profit sharing contribution to each employee's account. The maximum number of Plan loans that may be outstanding at any one time is two.

Crawford, Murphy & Tilly, Inc.
Profit Sharing/401(k) Plan

EIN: 37-0844662
Plan Number: 001

Form 5500 Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2014

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Rate of Interest, Etc.	(d) Cost	(e) Current Value
		Registered Investment Company:		
	Columbia	Acorn International Fund Class Z	N/A	$ 1,130,993
	Columbia	Small Cap Growth Fund, Inc.	N/A	6,580,130
	Fidelity	Contrafund	N/A	3,796,008
	Oppenheimer	Developing Markets Fund Y	N/A	2,786,932
	PIMCO	Total Return Fund Institutional	N/A	5,287,825
*	Vanguard	500 Index Fund Admiral	N/A	12,119,453
*	Vanguard	Equity Income Fund Admiral	N/A	14,541,080
*	Vanguard	Inflation-Protected Securities Fund Admiral	N/A	880,876
*	Vanguard	Int'l Growth Fund Admiral	N/A	4,717,288
*	Vanguard	Mid-Cap Index Fund Signal	N/A	2,850,417
*	Vanguard	Prime Money Market	N/A	1,881,066
*	Vanguard	REIT Index Fund Admiral	N/A	1,338,772
*	Vanguard	Short-Term Bond Index Fund Admiral	N/A	1,211,735
*	Vanguard	Small-Cap Value Index Fund Admiral	N/A	5,473,692
*	Vanguard	Total Bond Market Index Fund Admiral	N/A	630,524
*	Vanguard	Wellesley Income Fund Admiral	N/A	1,821,996
*	Vanguard	Wellington Fund Admiral	N/A	1,670,419
				68,719,206
		Common/Collective Trusts:		
*	Vanguard	Retirement Savings Trust III**	N/A	8,072,303
*	Vanguard	Target Retirement 2015 Trust II	N/A	100,661
*	Vanguard	Target Retirement 2020 Trust II	N/A	1,870,581
*	Vanguard	Target Retirement 2025 Trust II	N/A	440,431
*	Vanguard	Target Retirement 2030 Trust II	N/A	689,413
*	Vanguard	Target Retirement 2035 Trust II	N/A	249,225
*	Vanguard	Target Retirement 2040 Trust II	N/A	95,588
*	Vanguard	Target Retirement 2045 Trust II	N/A	143,829
*	Vanguard	Target Retirement 2050 Trust II	N/A	269,865
*	Vanguard	Target Retirement 2055 Trust II	N/A	57,541
*	Vanguard	Target Retirement 2060 Trust II	N/A	143,625
*	Vanguard	Target Retirement Income Trust II	N/A	686,523
				12,819,585
*	Participants	Loans (interest rates of 4.25% to 9.25%, maturity 1 to 26 years)	N/A	197,579
Total assets held for investment purposes				$ 81,736,370

* Represents a party-in-interest

** Contract value

N/A Not applicable, participant directed plan

The above information has been certified by Vanguard Fiduciary Trust Company, the Plan Trustee, as complete and accurate.

Crawford, Murphy & Tilly, Inc.
Profit Sharing/401(k) Plan

Financial Report
December 31, 2014

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McGladrey

Independent Auditor's Report

To the Plan Administrator, Retirement Plan Committee and Participants
Crawford, Murphy & Tilly, Inc.
Profit Sharing/401(k) Plan
Springfield, Illinois

Report on the Financial Statements
We were engaged to audit the accompanying financial statements of Crawford, Murphy & Tilly, Inc. Profit Sharing/401(k) Plan (the Plan), which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

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

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

Basis for Disclaimer of Opinion
As permitted by 29 CFR 2520.103-8 of the United States Department of Labor Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified or provided by Vanguard Fiduciary Trust Company, the trustee of the Plan, except for comparing this information with the related information included in the financial statements. We have been informed by the Plan Administrator that the trustee holds the Plan's assets and executes transactions. The Plan Administrator has obtained certifications from the trustee as of December 31, 2014 and 2013, and for the year ended December 31, 2014, that the information provided to the Plan Administrator by the trustee is complete and accurate.

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

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

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

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



Springfield, Illinois
October 13, 2015

Crawford, Murphy & Tilly, Inc.
Profit Sharing/401(k) Plan

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

	2014	2013
Assets		
Investments, at fair value:		
Shares of registered investment companies	**$ 68,719,206**	$ 69,547,652
Shares of collective investment trust	**13,067,382**	8,449,126
Total investments	**81,786,588**	77,996,778
Receivables:		
Employer contributions	**960,486**	1,280,000
Participant contributions	**175,367**	-
Notes from participants	**197,579**	279,096
Total receivables	**1,333,432**	1,559,096
Total assets	**83,120,020**	79,555,874
Liabilities	**-**	-
Net assets available for benefits at fair value	**83,120,020**	79,555,874
Adjustment from fair value to contract value for interest in a collective trust relating to fully benefit-responsive investment contracts	**(247,797)**	(229,076)
Net Assets Available for Benefits	**$ 82,872,223**	$ 79,326,798

See Notes to Financial Statements.

Crawford, Murphy & Tilly, Inc.
Profit Sharing/401(k) Plan

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

Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	**$ 1,107,699**
Interest and dividends	**3,519,439**
	4,627,138
Interest income on notes receivable from participants	**9,913**
Contributions:	
Participants	**1,789,650**
Employer	**1,534,337**
Rollover	**129,505**
	3,453,492
Total additions	**8,090,543**
Deductions from net assets attributed to:	
Benefits paid to participants	**4,541,682**
Administrative expenses	**3,436**
Total deductions	**4,545,118**
Net increase	**3,545,425**
Net assets available for benefits:	
Beginning of year	**79,326,798**
End of year	**$ 82,872,223**

See Notes to Financial Statements.

Note 1. Plan Description

The following description of the Crawford, Murphy & Tilly, Inc. Profit Sharing/401(k) Plan (the Plan) provides only general information. Participants should refer to the plan agreement for a complete description of the Plan's provisions.

General: The Plan is a defined contribution plan covering all employees of Crawford, Murphy & Tilly, Inc. (the Company), subject to certain limitations, who have completed one year of service with at least 1,000 hours of service. An eligible employee becomes a participant effective as of the earlier of the first day of the plan year (January 1) or the first day of the seventh month of such plan year (July 1) coinciding with the next date following the date such employee met the eligibility requirements. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions: The Plan provides for eligible employees to contribute up to 100% of their pre-tax, or, effective July 1, 2013, after-tax, compensation or the maximum dollar limit allowed under the requirements of the Internal Revenue Code (IRC) ($17,500 for 2014), whichever is less, with the Company making a non-discretionary matching contribution of 50% of the first 6% of pre-tax compensation that a participant contributes to the Plan. These contributions totaled $634,337 for the year ended December 31, 2014. Participants who will be age 50 or older during the plan year can make special catch-up contributions (up to $5,500 additional contributions for 2014). The Company may also make a discretionary contribution each year for the benefit of all eligible employees; this contribution totaled $900,000 for the year ended December 31, 2014.

The maximum dollar amount that the Plan may allocate to any one participant is $50,000 or 100% of pay, whichever is less. Participants direct their salary deferral and Company contributions to selected investments as made available and determined by the Plan Administrator. Participants may change their investment options at any time pursuant to procedures established in the Plan.

Participant accounts: Each participant's account is credited with the participant's contributions and allocations of (a) the Company's contribution, (b) plan earnings or losses, and (c) administrative expenses, based on the value of the participant's account balance or as an equal dollar amount based on the number of participants in the Plan. The method of allocating expenses depends on the nature of the expense itself. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting: Participants are immediately vested in their voluntary contributions plus actual earnings thereon. Participants hired prior to April 1, 2000 are immediately vested in the Company's contribution portion of participant accounts. Vesting in the Company's contribution portion of participant accounts for participants hired on or after April 1, 2000 is subject to the following vesting schedule:

1 year of service	20% vested
2 years of service	40% vested
3 years of service	60% vested
4 years of service	80% vested
5 years of service	100% vested

Note 1. Plan Description (Continued)

Notes receivable from participants: The Plan provides for participants to borrow, in cases of hardship as described in the plan document, from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their account balance. Participants may have only one loan outstanding at any one time. Loan terms range from one to five years, except loans used to acquire any dwelling unit which within a reasonable time (determined at the time the loan is made) will be used as the Participant's principal residence, which may exceed five years. The loans are secured by the balance in the participant's account and bear a reasonable rate of interest commensurate with the interest rates charged by persons in the business of lending money for loans which would be made under similar circumstances, generally 1% over the national prime rate at the time of the loan. Interest rates range from 4.25% to 9.25%. Principal and interest is paid ratably through semi-monthly payroll deductions.

Payment of benefits: Upon termination of service due to death, disability, retirement or for termination of services for other reasons, a participant or the participant's designated beneficiary may elect to receive an amount equal to the value of his or her vested account in either a lump-sum amount, or in substantially equal periodic installments for a certain period not extending beyond the life expectancy of the participant or the joint life expectancies of the participant and the participant's designated beneficiary.

Forfeited accounts: At December 31, 2014 and 2013, forfeited nonvested accounts totaled $14,327 and $10,087. Forfeitures may be allocated to first pay for any administrative expenses. Any remaining forfeitures will be used to reduce employer contributions and/or reallocated to current year participants.

Note 2. Significant Accounting Policies

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

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

Notes receivable from participants: Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent loans are treated as distributions based upon the terms of the plan document.

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. The Retirement Plan Committee determines the Plan's valuation policies utilizing information provided by the investment trustee. See Note 4 for discussion of fair value measurements.

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 Plan invests in investment contracts through a common trust. Contract value for this common trust is based on the net asset value of the fund as reported by the trustee. The statements of net assets available for benefits present the fair value of the investment in the common trust as well as the adjustment of the fully benefit-responsive investment in the common trust from fair value to contract value. The statement of changes in net assets available for benefits is prepared using the contract value basis for fully benefit-responsive investment contracts.

Note 2. Significant Accounting Policies (Continued)

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 or depreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of benefits: Benefits are recorded when paid.

Administrative expenses: All administrative expenses for the Plan are paid by the Company, except certain equity fund expenses which are charged to participants' accounts.

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

In July 2015, the FASB issued ASU No. 2015-12, *Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962), Health and Welfare Benefit Plans (Topic 965) – (I) Fully Benefit-Responsive Investment Contracts, (II) Plan Investment Disclosures, and (III) Measurement Date Practical Expedient (a consensus of the FASB Emerging Issues Task Force)*. The purpose of this Update is to simplify plan accounting.

- The amendments in Part I designate contract value as the only required measure for direct investments in fully benefit-responsive investment contracts. Fully benefit responsive investment contracts will be presented at contract value; accordingly there will no longer be an adjustment from fair value to contract value on the face of the financial statements.
- The amendments in Part II will eliminate the requirements for plans to disclose (1) individual investments that represent 5 percent or more of net assets available for benefits and (2) the net appreciation or depreciation for investments by general type for both participant-directed investments and nonparticipant-directed investments. The net appreciation or depreciation in investments for the period will still be required to be presented in the aggregate. In addition, if an investment is measured using the net asset value per share (or its equivalent) practical expedient in Topic 820 and that investment is in a fund that files a U.S. Department of Labor Form 5500, *Annual Return/Report of Employee Benefit Plan,* as a direct filing entity, disclosure of the investment's strategy will no longer be required.
- The amendments in Part III reduce complexity in employee benefit plan accounting by providing a practical expedient that permits plans to measure investments and investment-related accounts as of a month-end date that is closest to the plan's fiscal year-end, when the fiscal period does not coincide with month-end.

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

Note 3. Information Certified and Provided by Vanguard Fiduciary Trust Company

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

The following table presents those investments that represent 5% or more of the Plan's net assets:

Description	2014	2013
Investments at fair value:		
Shares of registered investment companies:		
Columbia Small Cap Growth	$ 6,580,130	$ 7,084,068
Janus Small Cap Value	**	5,166,468
PIMCO Total Return Fund Institutional	5,287,825	5,746,171
Vanguard 500 Index Fund Admiral	12,119,453	11,192,082
Vanguard Equity Income Fund Admiral	14,541,080	14,192,115
Vanguard Int'l Growth Admiral	4,717,288	5,061,556
Vanguard Small-Cap Value Index Fund Admiral	5,473,692	**
Other shares of registered investment companies, less than 5%	19,999,738	21,105,192
	$ 68,719,206	$ 69,547,652
Investments at contract value:		
Shares of collective investment trusts:		
Vanguard Retirement Savings Trust III*	$ 8,072,303	$ 8,220,050
Other shares of collective investment trusts, less than 5%*	4,747,282	-
	$ 12,819,585	$ 8,220,050
Notes receivable from participants	$ 197,579	$ 279,096

* The fair value of this investment as disclosed in the statements of net assets available for benefits as of December 31, 2014 and 2013 exceeded 5% of net assets available for benefits; however, these fair values were not certified.

** The fund did not represent more than 5% of the Plan's net assets for the year.

Vanguard also certified to the completeness and accuracy of $1,107,699 of net appreciation in fair value of the Plan's investments in registered investment companies (mutual funds), $3,519,439 of interest and dividends related to the aforementioned plan assets, and $9,913 in participant loans' interest for the year ended December 31, 2014.

Note 4. Fair Value Measurements

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

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

Level 2: Inputs to the valuation methodology include:

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

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

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

The asset's or liability's fair value measurement 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 maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

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

Shares of registered investment companies (mutual funds): Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Shares of collective investment trusts: Valued based on the NAV of units of the collective investment trust. The NAV, as provided by the trustee, is used as a practical expedient to estimating fair value. The NAV is based upon the fair value of the underlying investments comprising the trust less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

Note 4. Fair Value Measurements (Continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2014 and 2013.

	Assets at Fair Value as of December 31, 2014			
	Level 1	Level 2	Level 3	Total
Shares of registered investment companies:				
Columbia Acorn International Fund Class Z	$ 1,130,993	$ -	$ -	$ 1,130,993
Columbia Small Cap Growth Fund, Inc.	6,580,130	-	-	6,580,130
Fidelity Contrafund	3,796,008	-	-	3,796,008
Opp Developing Markets Fund Y	2,786,932	-	-	2,786,932
PIMCO Total Return Fund Institutional	5,287,825	-	-	5,287,825
Vanguard 500 Index Fund Admiral	12,119,453	-	-	12,119,453
Vanguard Equity Income Fund Admiral	14,541,080	-	-	14,541,080
Vanguard Inflation-Protected Securities Fund Admiral	880,876	-	-	880,876
Vanguard Int'l Growth Fund Admiral	4,717,288	-	-	4,717,288
Vanguard Mid-Cap Index Fund Signal	2,850,417	-	-	2,850,417
Vanguard Prime Money Market	1,881,066	-	-	1,881,066
Vanguard REIT Index Fund Admiral	1,338,772	-	-	1,338,772
Vanguard Short-Term Bond Index Fund Admiral	1,211,735	-	-	1,211,735
Vanguard Small-cap Value Index Fund Admiral	5,473,692	-	-	5,473,692
Vanguard Total Bond Market Index Fund Admiral	630,524	-	-	630,524
Vanguard Wellesley Income Fund Admiral	1,821,996	-	-	1,821,996
Vanguard Wellington Fund Admiral	1,670,419	-	-	1,670,419
Shares of collective investment trusts:				
Vanguard Target Retirement 2015 Trust II	-	100,661	-	100,661
Vanguard Target Retirement 2020 Trust II	-	1,870,581	-	1,870,581
Vanguard Target Retirement 2025 Trust II	-	440,431	-	440,431
Vanguard Target Retirement 2030 Trust II	-	689,413	-	689,413
Vanguard Target Retirement 2035 Trust II	-	249,225	-	249,225
Vanguard Target Retirement 2040 Trust II	-	95,588	-	95,588
Vanguard Target Retirement 2045 Trust II	-	143,829	-	143,829
Vanguard Target Retirement 2050 Trust II	-	269,865	-	269,865
Vanguard Target Retirement 2055 Trust II	-	57,541	-	57,541
Vanguard Target Retirement 2060 Trust II	-	143,625	-	143,625
Vanguard Target Retirement Income Trust II	-	686,523	-	686,523
Vanguard Retirement Savings Trust III	-	8,320,100	-	8,320,100
Total assets at fair value	$ 68,719,206	$ 13,067,382	$ -	$ 81,786,588

Note 4. Fair Value Measurements (Continued)

	Assets at Fair Value as of December 31, 2013			
	Level 1	Level 2	Level 3	Total
Shares of registered investment companies:				
Columbia Acorn International Fund Class Z	$ 1,187,535	$ -	$ -	$ 1,187,535
Columbia Small Cap Growth Fund, Inc.	7,084,068	-	-	7,084,068
Fidelity Contrafund	3,391,155	-	-	3,391,155
Janus Small Cap Value Fund Institutional	5,166,468	-	-	5,166,468
Opp Developing Markets Fund Y	2,889,455	-	-	2,889,455
PIMCO Total Return Fund Institutional	5,746,171	-	-	5,746,171
Vanguard 500 Index Fund Signal	11,192,082	-	-	11,192,082
Vanguard Equity Income Fund Admiral	14,192,115	-	-	14,192,115
Vanguard Inflation-Protected Securities Fund Admiral	883,924	-	-	883,924
Vanguard Int'l Growth Fund Admiral	5,061,556	-	-	5,061,556
Vanguard Mid-Cap Index Fund Signal	2,214,421	-	-	2,214,421
Vanguard Prime Money Market	2,135,881	-	-	2,135,881
Vanguard REIT Index Fund Signal	1,120,911	-	-	1,120,911
Vanguard Short-Term Bond Index Fund Signal	698,304	-	-	698,304
Vanguard Target Retirement 2015 Fund	91,353	-	-	91,353
Vanguard Target Retirement 2020 Fund	893,726	-	-	893,726
Vanguard Target Retirement 2025 Fund	613,909	-	-	613,909
Vanguard Target Retirement 2030 Fund	704,609	-	-	704,609
Vanguard Target Retirement 2035 Fund	457,384	-	-	457,384
Vanguard Target Retirement 2040 Fund	82,152		-	82,152
Vanguard Target Retirement 2045 Fund	106,916	-	-	106,916
Vanguard Target Retirement 2050 Fund	210,094	-	-	210,094
Vanguard Target Retirement 2055 Fund	17,577	-	-	17,577
Vanguard Target Retirement Income	462,439		-	462,439
Vanguard Total Bond Market Index Fund Signal	34,476	-	-	34,476
Vanguard Wellesley Income Fund Admiral	1,696,455	-	-	1,696,455
Vanguard Wellington Fund Admiral	1,212,516	-	-	1,212,516
Shares of collective investment trusts:				
Vanguard Retirement Savings Trust III	-	8,449,126	-	8,449,126
Total assets at fair value	$ 69,547,652	$ 8,449,126	$ -	$ 77,996,778

Note 5. Fair Value of Investments in Certain Entities That Calculate Net Asset Value per Share (or its Equivalent)

The following table summarizes investments measured at fair value based on NAV per share as of December 31, 2014 and 2013.

Investment	2014 Fair Value	2013 Fair Value	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Retirement Savings Trust III (a)	$ 8,072,303	$ 8,449,126	$ -	Daily	None
Target Retirement 2015 Trust II (b)	100,661	-	-	Daily	None
Target Retirement 2020 Trust II (b)	1,870,581	-	-	Daily	None
Target Retirement 2025 Trust II (b)	440,431	-	-	Daily	None
Target Retirement 2030 Trust II (b)	689,413	-	-	Daily	None
Target Retirement 2035 Trust II (b)	249,225	-	-	Daily	None
Target Retirement 2040 Trust II (b)	95,588	-	-	Daily	None
Target Retirement 2045 Trust II (b)	143,829	-	-	Daily	None
Target Retirement 2050 Trust II (b)	269,865	-	-	Daily	None
Target Retirement 2055 Trust II (b)	57,541	-	-	Daily	None
Target Retirement 2060 Trust II (b)	143,625	-	-	Daily	None
Target Retirement Income Trust II (b)	686,523	-	-	Daily	None

(a) This trust seeks stability of principal and a high level of current income consistent with a two- to three-year average maturity. The trust is a tax-exempt collective trust invested primarily in investment contracts issued by insurance companies and commercial banks, and similar types of fixed-principal investments. The trust intends to maintain a constant NAV of $1.00 per share. Investments in this trust are limited to participant-directed defined contribution plans and, with Vanguard's approval, other qualified pension plans. The trust invests primarily in investment contracts issued by insurance companies, banks or other financial institutions, including investment contracts backed by high-quality fixed income securities. The trust seeks to achieve its objective by diversifying among high credit-quality investments and investment contracts which are structured to smooth market gains and losses over time. The trust invests in a combination of synthetic contracts (backed primarily by Vanguard bond funds), traditional investment contracts backed by major insurance providers, and bank contracts. The trust's strict credit guidelines require that traditional investment contracts be rated at least AA. The trust will maintain an average maturity between two and three years.

(b) These trusts seek to provide capital appreciation and current income consistent with its current asset allocation. The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of the applicable target year of the trust. The trust's asset allocation will become more conservative over time.

Changes in Fair Value Levels

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

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

Note 6. Party-in-Interest Transactions and Plan Expenses Paid By the Company

The Plan invests in shares of registered investment companies and a collective investment trust managed by affiliates of Vanguard. Vanguard is the trustee as defined by the Plan, and therefore these transactions qualify as party-in-interest transactions. Fees paid by the Plan to Vanguard were $3,436 for the year ended December 31, 2014.

The Company pays certain plan expenses on behalf of the Plan and also provides certain administrative services at no cost to the Plan. Administrative expenses paid by the Company on behalf of the Plan were $69,322 for the year ended December 31, 2014.

Note 7. Plan Termination

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

Note 8. Income Tax Status

The Internal Revenue Service has determined and informed the Company by a letter dated July 8, 2010, that the Plan and related trust are designed in accordance with applicable sections of the IRC. The Plan has been amended since receiving the determination letter; however, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable provisions of the IRC. Accordingly, no provision for federal income taxes has been made.

Management evaluated the Plan's tax positions and concluded that the Plan had maintained its tax-exempt status and had taken no uncertain tax positions that require adjustment to the financial statements; therefore, no provision or liability for income taxes has been included in the financial statements. With few exceptions, the Plan is no longer subject to income tax examinations by the U.S. federal tax authorities for years before 2011.

Note 9. Risks and Uncertainties

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

Note 10. Reconciliation of Financial Statements to Form 5500

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

	2014	2013
Net assets available for benefits per the financial statements	$ 82,872,223	$ 79,326,798
Differences in:		
Investments	(197,579)	(279,096)
Receivables - notes receivable from participants	197,579	279,096
Net assets available for benefits per the Form 5500	$ 82,872,223	$ 79,326,798

Note 11. Subsequent Events

The Plan was restated effective January 1, 2015. In conjunction with this restatement, the Plan name was changed to CMT Profit Sharing/401(k) Plan.

The restated plan document also provided the following changes to the Plan effective January 1, 2015. Certain nonresident aliens, interns, co-op employees, and project employees whose contract does not provide for their participation in the Plan will be excluded from participation in the Plan. Eligibility requirements will change to date of hire for salary deferrals and employer matching contributions. The Plan will include an automatic salary deferral of 6%. The Plan will remove rollover contributions. There will be an employer discretionary matching contribution equal to a uniform percentage of the employee's salary deferral. There will be an employer discretionary profit sharing contribution to each employee's account. The maximum number of Plan loans that may be outstanding at any one time is two.

Crawford, Murphy & Tilly, Inc.
Profit Sharing/401(k) Plan

EIN: 37-0844662
Plan Number: 001

Form 5500 Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2014

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Rate of Interest, Etc.	(d) Cost	(e) Current Value
		Registered Investment Company:		
	Columbia	Acorn International Fund Class Z	N/A	$ 1,130,993
	Columbia	Small Cap Growth Fund, Inc.	N/A	6,580,130
	Fidelity	Contrafund	N/A	3,796,008
	Oppenheimer	Developing Markets Fund Y	N/A	2,786,932
	PIMCO	Total Return Fund Institutional	N/A	5,287,825
*	Vanguard	500 Index Fund Admiral	N/A	12,119,453
*	Vanguard	Equity Income Fund Admiral	N/A	14,541,080
*	Vanguard	Inflation-Protected Securities Fund Admiral	N/A	880,876
*	Vanguard	Int'l Growth Fund Admiral	N/A	4,717,288
*	Vanguard	Mid-Cap Index Fund Signal	N/A	2,850,417
*	Vanguard	Prime Money Market	N/A	1,881,066
*	Vanguard	REIT Index Fund Admiral	N/A	1,338,772
*	Vanguard	Short-Term Bond Index Fund Admiral	N/A	1,211,735
*	Vanguard	Small-Cap Value Index Fund Admiral	N/A	5,473,692
*	Vanguard	Total Bond Market Index Fund Admiral	N/A	630,524
*	Vanguard	Wellesley Income Fund Admiral	N/A	1,821,996
*	Vanguard	Wellington Fund Admiral	N/A	1,670,419
				68,719,206
		Common/Collective Trusts:		
*	Vanguard	Retirement Savings Trust III**	N/A	8,072,303
*	Vanguard	Target Retirement 2015 Trust II	N/A	100,661
*	Vanguard	Target Retirement 2020 Trust II	N/A	1,870,581
*	Vanguard	Target Retirement 2025 Trust II	N/A	440,431
*	Vanguard	Target Retirement 2030 Trust II	N/A	689,413
*	Vanguard	Target Retirement 2035 Trust II	N/A	249,225
*	Vanguard	Target Retirement 2040 Trust II	N/A	95,588
*	Vanguard	Target Retirement 2045 Trust II	N/A	143,829
*	Vanguard	Target Retirement 2050 Trust II	N/A	269,865
*	Vanguard	Target Retirement 2055 Trust II	N/A	57,541
*	Vanguard	Target Retirement 2060 Trust II	N/A	143,625
*	Vanguard	Target Retirement Income Trust II	N/A	686,523
				12,819,585
*	Participants	Loans (interest rates of 4.25% to 9.25%, maturity 1 to 26 years)	N/A	197,579
Total assets held for investment purposes				$ 81,736,370

* Represents a party-in-interest

** Contract value

N/A Not applicable, participant directed plan

The above information has been certified by Vanguard Fiduciary Trust Company, the Plan Trustee, as complete and accurate.

Crawford, Murphy & Tilly, Inc.
Profit Sharing/401(k) Plan

Financial Report
December 31, 2014

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McGladrey

Independent Auditor's Report

To the Plan Administrator, Retirement Plan Committee and Participants
Crawford, Murphy & Tilly, Inc.
Profit Sharing/401(k) Plan
Springfield, Illinois

Report on the Financial Statements
We were engaged to audit the accompanying financial statements of Crawford, Murphy & Tilly, Inc. Profit Sharing/401(k) Plan (the Plan), which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

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

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

Basis for Disclaimer of Opinion
As permitted by 29 CFR 2520.103-8 of the United States Department of Labor Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified or provided by Vanguard Fiduciary Trust Company, the trustee of the Plan, except for comparing this information with the related information included in the financial statements. We have been informed by the Plan Administrator that the trustee holds the Plan's assets and executes transactions. The Plan Administrator has obtained certifications from the trustee as of December 31, 2014 and 2013, and for the year ended December 31, 2014, that the information provided to the Plan Administrator by the trustee is complete and accurate.

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

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

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

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



Springfield, Illinois
October 13, 2015

Crawford, Murphy & Tilly, Inc.
Profit Sharing/401(k) Plan

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

	2014	2013
Assets		
Investments, at fair value:		
Shares of registered investment companies	**$ 68,719,206**	$ 69,547,652
Shares of collective investment trust	**13,067,382**	8,449,126
Total investments	**81,786,588**	77,996,778
Receivables:		
Employer contributions	**960,486**	1,280,000
Participant contributions	**175,367**	-
Notes from participants	**197,579**	279,096
Total receivables	**1,333,432**	1,559,096
Total assets	**83,120,020**	79,555,874
Liabilities	**-**	-
Net assets available for benefits at fair value	**83,120,020**	79,555,874
Adjustment from fair value to contract value for interest in a collective trust relating to fully benefit-responsive investment contracts	**(247,797)**	(229,076)
Net Assets Available for Benefits	**$ 82,872,223**	$ 79,326,798

See Notes to Financial Statements.

Crawford, Murphy & Tilly, Inc.
Profit Sharing/401(k) Plan

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

Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	**$ 1,107,699**
Interest and dividends	**3,519,439**
	4,627,138
Interest income on notes receivable from participants	**9,913**
Contributions:	
Participants	**1,789,650**
Employer	**1,534,337**
Rollover	**129,505**
	3,453,492
Total additions	**8,090,543**
Deductions from net assets attributed to:	
Benefits paid to participants	**4,541,682**
Administrative expenses	**3,436**
Total deductions	**4,545,118**
Net increase	**3,545,425**
Net assets available for benefits:	
Beginning of year	**79,326,798**
End of year	**$ 82,872,223**

See Notes to Financial Statements.

Note 1. Plan Description

The following description of the Crawford, Murphy & Tilly, Inc. Profit Sharing/401(k) Plan (the Plan) provides only general information. Participants should refer to the plan agreement for a complete description of the Plan's provisions.

General: The Plan is a defined contribution plan covering all employees of Crawford, Murphy & Tilly, Inc. (the Company), subject to certain limitations, who have completed one year of service with at least 1,000 hours of service. An eligible employee becomes a participant effective as of the earlier of the first day of the plan year (January 1) or the first day of the seventh month of such plan year (July 1) coinciding with the next date following the date such employee met the eligibility requirements. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions: The Plan provides for eligible employees to contribute up to 100% of their pre-tax, or, effective July 1, 2013, after-tax, compensation or the maximum dollar limit allowed under the requirements of the Internal Revenue Code (IRC) ($17,500 for 2014), whichever is less, with the Company making a non-discretionary matching contribution of 50% of the first 6% of pre-tax compensation that a participant contributes to the Plan. These contributions totaled $634,337 for the year ended December 31, 2014. Participants who will be age 50 or older during the plan year can make special catch-up contributions (up to $5,500 additional contributions for 2014). The Company may also make a discretionary contribution each year for the benefit of all eligible employees; this contribution totaled $900,000 for the year ended December 31, 2014.

The maximum dollar amount that the Plan may allocate to any one participant is $50,000 or 100% of pay, whichever is less. Participants direct their salary deferral and Company contributions to selected investments as made available and determined by the Plan Administrator. Participants may change their investment options at any time pursuant to procedures established in the Plan.

Participant accounts: Each participant's account is credited with the participant's contributions and allocations of (a) the Company's contribution, (b) plan earnings or losses, and (c) administrative expenses, based on the value of the participant's account balance or as an equal dollar amount based on the number of participants in the Plan. The method of allocating expenses depends on the nature of the expense itself. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting: Participants are immediately vested in their voluntary contributions plus actual earnings thereon. Participants hired prior to April 1, 2000 are immediately vested in the Company's contribution portion of participant accounts. Vesting in the Company's contribution portion of participant accounts for participants hired on or after April 1, 2000 is subject to the following vesting schedule:

1 year of service	20% vested
2 years of service	40% vested
3 years of service	60% vested
4 years of service	80% vested
5 years of service	100% vested

Note 1. Plan Description (Continued)

Notes receivable from participants: The Plan provides for participants to borrow, in cases of hardship as described in the plan document, from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their account balance. Participants may have only one loan outstanding at any one time. Loan terms range from one to five years, except loans used to acquire any dwelling unit which within a reasonable time (determined at the time the loan is made) will be used as the Participant's principal residence, which may exceed five years. The loans are secured by the balance in the participant's account and bear a reasonable rate of interest commensurate with the interest rates charged by persons in the business of lending money for loans which would be made under similar circumstances, generally 1% over the national prime rate at the time of the loan. Interest rates range from 4.25% to 9.25%. Principal and interest is paid ratably through semi-monthly payroll deductions.

Payment of benefits: Upon termination of service due to death, disability, retirement or for termination of services for other reasons, a participant or the participant's designated beneficiary may elect to receive an amount equal to the value of his or her vested account in either a lump-sum amount, or in substantially equal periodic installments for a certain period not extending beyond the life expectancy of the participant or the joint life expectancies of the participant and the participant's designated beneficiary.

Forfeited accounts: At December 31, 2014 and 2013, forfeited nonvested accounts totaled $14,327 and $10,087. Forfeitures may be allocated to first pay for any administrative expenses. Any remaining forfeitures will be used to reduce employer contributions and/or reallocated to current year participants.

Note 2. Significant Accounting Policies

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

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

Notes receivable from participants: Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent loans are treated as distributions based upon the terms of the plan document.

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. The Retirement Plan Committee determines the Plan's valuation policies utilizing information provided by the investment trustee. See Note 4 for discussion of fair value measurements.

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 Plan invests in investment contracts through a common trust. Contract value for this common trust is based on the net asset value of the fund as reported by the trustee. The statements of net assets available for benefits present the fair value of the investment in the common trust as well as the adjustment of the fully benefit-responsive investment in the common trust from fair value to contract value. The statement of changes in net assets available for benefits is prepared using the contract value basis for fully benefit-responsive investment contracts.

Note 2. Significant Accounting Policies (Continued)

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 or depreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of benefits: Benefits are recorded when paid.

Administrative expenses: All administrative expenses for the Plan are paid by the Company, except certain equity fund expenses which are charged to participants' accounts.

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

In July 2015, the FASB issued ASU No. 2015-12, *Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962), Health and Welfare Benefit Plans (Topic 965) – (I) Fully Benefit-Responsive Investment Contracts, (II) Plan Investment Disclosures, and (III) Measurement Date Practical Expedient (a consensus of the FASB Emerging Issues Task Force)*. The purpose of this Update is to simplify plan accounting.

- The amendments in Part I designate contract value as the only required measure for direct investments in fully benefit-responsive investment contracts. Fully benefit responsive investment contracts will be presented at contract value; accordingly there will no longer be an adjustment from fair value to contract value on the face of the financial statements.
- The amendments in Part II will eliminate the requirements for plans to disclose (1) individual investments that represent 5 percent or more of net assets available for benefits and (2) the net appreciation or depreciation for investments by general type for both participant-directed investments and nonparticipant-directed investments. The net appreciation or depreciation in investments for the period will still be required to be presented in the aggregate. In addition, if an investment is measured using the net asset value per share (or its equivalent) practical expedient in Topic 820 and that investment is in a fund that files a U.S. Department of Labor Form 5500, *Annual Return/Report of Employee Benefit Plan,* as a direct filing entity, disclosure of the investment's strategy will no longer be required.
- The amendments in Part III reduce complexity in employee benefit plan accounting by providing a practical expedient that permits plans to measure investments and investment-related accounts as of a month-end date that is closest to the plan's fiscal year-end, when the fiscal period does not coincide with month-end.

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

Note 3. Information Certified and Provided by Vanguard Fiduciary Trust Company

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

The following table presents those investments that represent 5% or more of the Plan's net assets:

Description	2014	2013
Investments at fair value:		
Shares of registered investment companies:		
Columbia Small Cap Growth	$ 6,580,130	$ 7,084,068
Janus Small Cap Value	**	5,166,468
PIMCO Total Return Fund Institutional	5,287,825	5,746,171
Vanguard 500 Index Fund Admiral	12,119,453	11,192,082
Vanguard Equity Income Fund Admiral	14,541,080	14,192,115
Vanguard Int'l Growth Admiral	4,717,288	5,061,556
Vanguard Small-Cap Value Index Fund Admiral	5,473,692	**
Other shares of registered investment companies, less than 5%	19,999,738	21,105,192
	$ 68,719,206	$ 69,547,652
Investments at contract value:		
Shares of collective investment trusts:		
Vanguard Retirement Savings Trust III*	$ 8,072,303	$ 8,220,050
Other shares of collective investment trusts, less than 5%*	4,747,282	-
	$ 12,819,585	$ 8,220,050
Notes receivable from participants	$ 197,579	$ 279,096

* The fair value of this investment as disclosed in the statements of net assets available for benefits as of December 31, 2014 and 2013 exceeded 5% of net assets available for benefits; however, these fair values were not certified.

** The fund did not represent more than 5% of the Plan's net assets for the year.

Vanguard also certified to the completeness and accuracy of $1,107,699 of net appreciation in fair value of the Plan's investments in registered investment companies (mutual funds), $3,519,439 of interest and dividends related to the aforementioned plan assets, and $9,913 in participant loans' interest for the year ended December 31, 2014.

Note 4. Fair Value Measurements

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

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

Level 2: Inputs to the valuation methodology include:

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

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

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

The asset's or liability's fair value measurement 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 maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

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

Shares of registered investment companies (mutual funds): Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Shares of collective investment trusts: Valued based on the NAV of units of the collective investment trust. The NAV, as provided by the trustee, is used as a practical expedient to estimating fair value. The NAV is based upon the fair value of the underlying investments comprising the trust less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

Note 4. Fair Value Measurements (Continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2014 and 2013.

	Assets at Fair Value as of December 31, 2014			
	Level 1	Level 2	Level 3	Total
Shares of registered investment companies:				
Columbia Acorn International Fund Class Z	$ 1,130,993	$ -	$ -	$ 1,130,993
Columbia Small Cap Growth Fund, Inc.	6,580,130	-	-	6,580,130
Fidelity Contrafund	3,796,008	-	-	3,796,008
Opp Developing Markets Fund Y	2,786,932	-	-	2,786,932
PIMCO Total Return Fund Institutional	5,287,825	-	-	5,287,825
Vanguard 500 Index Fund Admiral	12,119,453	-	-	12,119,453
Vanguard Equity Income Fund Admiral	14,541,080	-	-	14,541,080
Vanguard Inflation-Protected Securities Fund Admiral	880,876	-	-	880,876
Vanguard Int'l Growth Fund Admiral	4,717,288	-	-	4,717,288
Vanguard Mid-Cap Index Fund Signal	2,850,417	-	-	2,850,417
Vanguard Prime Money Market	1,881,066	-	-	1,881,066
Vanguard REIT Index Fund Admiral	1,338,772	-	-	1,338,772
Vanguard Short-Term Bond Index Fund Admiral	1,211,735	-	-	1,211,735
Vanguard Small-cap Value Index Fund Admiral	5,473,692	-	-	5,473,692
Vanguard Total Bond Market Index Fund Admiral	630,524	-	-	630,524
Vanguard Wellesley Income Fund Admiral	1,821,996	-	-	1,821,996
Vanguard Wellington Fund Admiral	1,670,419	-	-	1,670,419
Shares of collective investment trusts:				
Vanguard Target Retirement 2015 Trust II	-	100,661	-	100,661
Vanguard Target Retirement 2020 Trust II	-	1,870,581	-	1,870,581
Vanguard Target Retirement 2025 Trust II	-	440,431	-	440,431
Vanguard Target Retirement 2030 Trust II	-	689,413	-	689,413
Vanguard Target Retirement 2035 Trust II	-	249,225	-	249,225
Vanguard Target Retirement 2040 Trust II	-	95,588	-	95,588
Vanguard Target Retirement 2045 Trust II	-	143,829	-	143,829
Vanguard Target Retirement 2050 Trust II	-	269,865	-	269,865
Vanguard Target Retirement 2055 Trust II	-	57,541	-	57,541
Vanguard Target Retirement 2060 Trust II	-	143,625	-	143,625
Vanguard Target Retirement Income Trust II	-	686,523	-	686,523
Vanguard Retirement Savings Trust III	-	8,320,100	-	8,320,100
Total assets at fair value	$ 68,719,206	$ 13,067,382	$ -	$ 81,786,588

Note 4. Fair Value Measurements (Continued)

	Assets at Fair Value as of December 31, 2013			
	Level 1	Level 2	Level 3	Total
Shares of registered investment companies:				
Columbia Acorn International Fund Class Z	$ 1,187,535	$ -	$ -	$ 1,187,535
Columbia Small Cap Growth Fund, Inc.	7,084,068	-	-	7,084,068
Fidelity Contrafund	3,391,155	-	-	3,391,155
Janus Small Cap Value Fund Institutional	5,166,468	-	-	5,166,468
Opp Developing Markets Fund Y	2,889,455	-	-	2,889,455
PIMCO Total Return Fund Institutional	5,746,171	-	-	5,746,171
Vanguard 500 Index Fund Signal	11,192,082	-	-	11,192,082
Vanguard Equity Income Fund Admiral	14,192,115	-	-	14,192,115
Vanguard Inflation-Protected Securities Fund Admiral	883,924	-	-	883,924
Vanguard Int'l Growth Fund Admiral	5,061,556	-	-	5,061,556
Vanguard Mid-Cap Index Fund Signal	2,214,421	-	-	2,214,421
Vanguard Prime Money Market	2,135,881	-	-	2,135,881
Vanguard REIT Index Fund Signal	1,120,911	-	-	1,120,911
Vanguard Short-Term Bond Index Fund Signal	698,304	-	-	698,304
Vanguard Target Retirement 2015 Fund	91,353	-	-	91,353
Vanguard Target Retirement 2020 Fund	893,726	-	-	893,726
Vanguard Target Retirement 2025 Fund	613,909	-	-	613,909
Vanguard Target Retirement 2030 Fund	704,609	-	-	704,609
Vanguard Target Retirement 2035 Fund	457,384	-	-	457,384
Vanguard Target Retirement 2040 Fund	82,152		-	82,152
Vanguard Target Retirement 2045 Fund	106,916	-	-	106,916
Vanguard Target Retirement 2050 Fund	210,094	-	-	210,094
Vanguard Target Retirement 2055 Fund	17,577	-	-	17,577
Vanguard Target Retirement Income	462,439		-	462,439
Vanguard Total Bond Market Index Fund Signal	34,476	-	-	34,476
Vanguard Wellesley Income Fund Admiral	1,696,455	-	-	1,696,455
Vanguard Wellington Fund Admiral	1,212,516	-	-	1,212,516
Shares of collective investment trusts:				
Vanguard Retirement Savings Trust III	-	8,449,126	-	8,449,126
Total assets at fair value	$ 69,547,652	$ 8,449,126	$ -	$ 77,996,778

Note 5. Fair Value of Investments in Certain Entities That Calculate Net Asset Value per Share (or its Equivalent)

The following table summarizes investments measured at fair value based on NAV per share as of December 31, 2014 and 2013.

Investment	2014 Fair Value	2013 Fair Value	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Retirement Savings Trust III (a)	$ 8,072,303	$ 8,449,126	$ -	Daily	None
Target Retirement 2015 Trust II (b)	100,661	-	-	Daily	None
Target Retirement 2020 Trust II (b)	1,870,581	-	-	Daily	None
Target Retirement 2025 Trust II (b)	440,431	-	-	Daily	None
Target Retirement 2030 Trust II (b)	689,413	-	-	Daily	None
Target Retirement 2035 Trust II (b)	249,225	-	-	Daily	None
Target Retirement 2040 Trust II (b)	95,588	-	-	Daily	None
Target Retirement 2045 Trust II (b)	143,829	-	-	Daily	None
Target Retirement 2050 Trust II (b)	269,865	-	-	Daily	None
Target Retirement 2055 Trust II (b)	57,541	-	-	Daily	None
Target Retirement 2060 Trust II (b)	143,625	-	-	Daily	None
Target Retirement Income Trust II (b)	686,523	-	-	Daily	None

(a) This trust seeks stability of principal and a high level of current income consistent with a two- to three-year average maturity. The trust is a tax-exempt collective trust invested primarily in investment contracts issued by insurance companies and commercial banks, and similar types of fixed-principal investments. The trust intends to maintain a constant NAV of $1.00 per share. Investments in this trust are limited to participant-directed defined contribution plans and, with Vanguard's approval, other qualified pension plans. The trust invests primarily in investment contracts issued by insurance companies, banks or other financial institutions, including investment contracts backed by high-quality fixed income securities. The trust seeks to achieve its objective by diversifying among high credit-quality investments and investment contracts which are structured to smooth market gains and losses over time. The trust invests in a combination of synthetic contracts (backed primarily by Vanguard bond funds), traditional investment contracts backed by major insurance providers, and bank contracts. The trust's strict credit guidelines require that traditional investment contracts be rated at least AA. The trust will maintain an average maturity between two and three years.

(b) These trusts seek to provide capital appreciation and current income consistent with its current asset allocation. The trust invests in Vanguard mutual funds using an asset allocation strategy designed for investors planning to retire and leave the workforce in or within a few years of the applicable target year of the trust. The trust's asset allocation will become more conservative over time.

Changes in Fair Value Levels

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

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

Note 6. Party-in-Interest Transactions and Plan Expenses Paid By the Company

The Plan invests in shares of registered investment companies and a collective investment trust managed by affiliates of Vanguard. Vanguard is the trustee as defined by the Plan, and therefore these transactions qualify as party-in-interest transactions. Fees paid by the Plan to Vanguard were $3,436 for the year ended December 31, 2014.

The Company pays certain plan expenses on behalf of the Plan and also provides certain administrative services at no cost to the Plan. Administrative expenses paid by the Company on behalf of the Plan were $69,322 for the year ended December 31, 2014.

Note 7. Plan Termination

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

Note 8. Income Tax Status

The Internal Revenue Service has determined and informed the Company by a letter dated July 8, 2010, that the Plan and related trust are designed in accordance with applicable sections of the IRC. The Plan has been amended since receiving the determination letter; however, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable provisions of the IRC. Accordingly, no provision for federal income taxes has been made.

Management evaluated the Plan's tax positions and concluded that the Plan had maintained its tax-exempt status and had taken no uncertain tax positions that require adjustment to the financial statements; therefore, no provision or liability for income taxes has been included in the financial statements. With few exceptions, the Plan is no longer subject to income tax examinations by the U.S. federal tax authorities for years before 2011.

Note 9. Risks and Uncertainties

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

Note 10. Reconciliation of Financial Statements to Form 5500

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

	2014	2013
Net assets available for benefits per the financial statements	$ 82,872,223	$ 79,326,798
Differences in:		
Investments	(197,579)	(279,096)
Receivables - notes receivable from participants	197,579	279,096
Net assets available for benefits per the Form 5500	$ 82,872,223	$ 79,326,798

Note 11. Subsequent Events

The Plan was restated effective January 1, 2015. In conjunction with this restatement, the Plan name was changed to CMT Profit Sharing/401(k) Plan.

The restated plan document also provided the following changes to the Plan effective January 1, 2015. Certain nonresident aliens, interns, co-op employees, and project employees whose contract does not provide for their participation in the Plan will be excluded from participation in the Plan. Eligibility requirements will change to date of hire for salary deferrals and employer matching contributions. The Plan will include an automatic salary deferral of 6%. The Plan will remove rollover contributions. There will be an employer discretionary matching contribution equal to a uniform percentage of the employee's salary deferral. There will be an employer discretionary profit sharing contribution to each employee's account. The maximum number of Plan loans that may be outstanding at any one time is two.

Crawford, Murphy & Tilly, Inc.
Profit Sharing/401(k) Plan

EIN: 37-0844662
Plan Number: 001

Form 5500 Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2014

(a)	(b) Identity of Issuer, Borrower, Lessor or Similar Party	(c) Description of Investment, Rate of Interest, Etc.	(d) Cost	(e) Current Value
		Registered Investment Company:		
	Columbia	Acorn International Fund Class Z	N/A	$ 1,130,993
	Columbia	Small Cap Growth Fund, Inc.	N/A	6,580,130
	Fidelity	Contrafund	N/A	3,796,008
	Oppenheimer	Developing Markets Fund Y	N/A	2,786,932
	PIMCO	Total Return Fund Institutional	N/A	5,287,825
*	Vanguard	500 Index Fund Admiral	N/A	12,119,453
*	Vanguard	Equity Income Fund Admiral	N/A	14,541,080
*	Vanguard	Inflation-Protected Securities Fund Admiral	N/A	880,876
*	Vanguard	Int'l Growth Fund Admiral	N/A	4,717,288
*	Vanguard	Mid-Cap Index Fund Signal	N/A	2,850,417
*	Vanguard	Prime Money Market	N/A	1,881,066
*	Vanguard	REIT Index Fund Admiral	N/A	1,338,772
*	Vanguard	Short-Term Bond Index Fund Admiral	N/A	1,211,735
*	Vanguard	Small-Cap Value Index Fund Admiral	N/A	5,473,692
*	Vanguard	Total Bond Market Index Fund Admiral	N/A	630,524
*	Vanguard	Wellesley Income Fund Admiral	N/A	1,821,996
*	Vanguard	Wellington Fund Admiral	N/A	1,670,419
				68,719,206
		Common/Collective Trusts:		
*	Vanguard	Retirement Savings Trust III**	N/A	8,072,303
*	Vanguard	Target Retirement 2015 Trust II	N/A	100,661
*	Vanguard	Target Retirement 2020 Trust II	N/A	1,870,581
*	Vanguard	Target Retirement 2025 Trust II	N/A	440,431
*	Vanguard	Target Retirement 2030 Trust II	N/A	689,413
*	Vanguard	Target Retirement 2035 Trust II	N/A	249,225
*	Vanguard	Target Retirement 2040 Trust II	N/A	95,588
*	Vanguard	Target Retirement 2045 Trust II	N/A	143,829
*	Vanguard	Target Retirement 2050 Trust II	N/A	269,865
*	Vanguard	Target Retirement 2055 Trust II	N/A	57,541
*	Vanguard	Target Retirement 2060 Trust II	N/A	143,625
*	Vanguard	Target Retirement Income Trust II	N/A	686,523
				12,819,585
*	Participants	Loans (interest rates of 4.25% to 9.25%, maturity 1 to 26 years)	N/A	197,579
Total assets held for investment purposes				$ 81,736,370

* Represents a party-in-interest

** Contract value

N/A Not applicable, participant directed plan

The above information has been certified by Vanguard Fiduciary Trust Company, the Plan Trustee, as complete and accurate.