

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

Part II	Basic Plan Information —enter all requested information		
1a Name of plan <u>EAST BALT 401(K) PLAN</u>	1b Three-digit plan number (PN) ▶	<u>002</u>	
	1c Effective date of plan <u>01/01/1987</u>		
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>EAST BALT US LLC</u> <u>1801 W. 31ST PLACE</u> <u>CHICAGO, IL 60608-6102</u>	2b Employer Identification Number (EIN) <u>27-5025647</u>	2c Plan Sponsor's telephone number <u>773-376-4444</u>	2d Business code (see instructions) <u>311800</u>

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

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

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

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5 108
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) 68
a(2) Total number of active participants at the end of the plan year	6a(2) 67
b Retired or separated participants receiving benefits	6b 0
c Other retired or separated participants entitled to future benefits.....	6c 33
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 100
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e 1
f Total. Add lines 6d and 6e	6f 101
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g 86
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2T 3D 3H	
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

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

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014		
A Name of plan EAST BALT 401(K) PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 EAST BALT US LLC	D Employer Identification Number (EIN) 27-5025647	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

06-1271230

(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)

MASSMUTUAL RETIREMENT SERVICES, LLC

26-1589907

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 38 49 50 59 60 62 63 64 65 72 99	N/A	350	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

UBS FINANCIAL SERVICES, INC.

13-2638166

(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?
55	N/A	0	Yes ☒ No ☐	Yes ☐ No ☒	13123	Yes ☐ No ☒

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

RELiance TRUST COMPANY

58-1428634

(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?
19 99	N/A	0	Yes ☒ No ☐	Yes ☐ No ☒	132	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)

MORNINGSTAR ASSOCIATES, LLC

36-4317381

(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?
	N/A	0	Yes ☒ No ☐	Yes ☐ No ☒	16	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
MASSMUTUAL RETIREMENT SERVICES, LLC	52 59 60 62 63	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.	
SEE ATTACHED SCHEDULE C REPORT	SEE ATTACHED FORM 5500 SCHEDULE C REPORT	
26-1589907		
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
UBS FINANCIAL SERVICES, INC.	55	13123
(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.	
MML DISTRIBUTORS, LLC	SEE ATTACHED FORM 5500 SCHEDULE C REPORT	
04-3356880		
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
RELIANCE TRUST COMPANY	19 99	132
(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.	
MASSMUTUAL RETIREMENT SERVICES	SEE ATTACHED FORM 5500 SCHEDULE C REPORT	
26-1589907		

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
MORNINGSTAR ASSOCIATES, LLC	49	16

(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.
MASSACHUSETTS MUTUAL LIFE INS. 04-1590850	SEE ATTACHED FORM 5500 SCHEDULE C REPORT

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2014 This Form is Open to Public Inspection
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>		
A Name of plan <u>EAST BALT 401(K) PLAN</u>	B Three-digit plan number (PN) ►	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>EAST BALT US LLC</u>	D Employer Identification Number (EIN) <u>27-5025647</u>	

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)		
(2) Participant contributions.....	1b(2)		
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property).....	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans.....	1c(8)	22140	16525
(9) Value of interest in common/collective trusts	1c(9)	66536	0
(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)	5527159	5283076
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	5615835	5299601

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	5615835	5299601
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Part II Income and Expense Statement

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

Income**a Contributions:**

		(a) Amount	(b) Total
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)		
(B) Participants	2a(1)(B)	502967	
(C) Others (including rollovers)	2a(1)(C)	57637	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		560604

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)	1246	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		1246

(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)	344088	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		344088

(3) Rents	2b(3)		
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(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0

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

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(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)		24472
c Other income.....	2c		18
d Total income. Add all income amounts in column (b) and enter total.....	2d		930428

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1243890	
(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)		1243890
f Corrective distributions (see instructions).....	2f		2422
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)	350	
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		350
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1246662

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		-316234
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

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

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

☒ Yes ☐ No

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

(1) Name: **BAKER TILLY VIRCHOW KRAUSE LLP**

(2) EIN: **39-0859910**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

	Yes	No	Amount
4a		X	
4b		X	

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

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

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

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

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

Part V Trust Information (optional)

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

<div>SCHEDULE R (Form 5500) <div>Department of the Treasury Internal Revenue Service</div><div>Department of Labor Employee Benefits Security Administration</div><div>Pension Benefit Guaranty Corporation</div></div>		<div>Retirement Plan Information</div> <div>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).</div> <div>▶ File as an attachment to Form 5500.</div>		<div>OMB No. 1210-0110</div> <div>2014</div> <div>This Form is Open to Public Inspection.</div>	
For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014					
A Name of plan EAST BALT 401(K) PLAN				B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 EAST BALT US LLC				D Employer Identification Number (EIN) 27-5025647	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 04-1590850					
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.					
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....				3	
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?..... ☐ Yes ☐ No ☐ N/A					
If the plan is a defined benefit plan, go to line 8.					
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.					
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....				6a	
b Enter the amount contributed by the employer to the plan for this plan year.....				6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)				6c	
If you completed line 6c, skip lines 8 and 9.					
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?..... ☐ Yes ☐ No ☐ N/A					
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?..... ☐ Yes ☐ No ☐ N/A					
Part III Amendments					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No					
Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No					
For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.				Schedule R (Form 5500) 2014 v. 140124	

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

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

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

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

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

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

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

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

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

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

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

- a** Enter the percentage of plan assets held as:
 Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%
- b** Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more
- c** What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

EAST BALT 401(K) PLAN

Chicago, Illinois

FINANCIAL STATEMENTS

Including Independent Auditors' Report

As of December 31, 2014 and 2013
and for the Year Ended December 31, 2014

EAST BALT 401(K) PLAN

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Note: Supplemental schedules required by the Employee Retirement Income Security Act of 1974 not included as part of these statements are not applicable to East Balt 401(k) Plan.

INDEPENDENT AUDITORS' REPORT

Trustees of East Balt, Inc. 401(k) Plan
East Balt 401(k) Plan
Chicago, Illinois

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of East Balt 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.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits 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, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA"), the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Reliance Trust Company, the trustee of the Plan, ("trustee") except for comparing such information with the related information included in the financial statements. We have been informed by the Plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification 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.

Other Matter

The supplemental schedule, Schedule H, Line 4(i)- Schedule of Assets (Held at End of Year) as of December 31, 2014 is required by the DOL's Rules and Regulations for Reporting and Disclosure under the ERISA and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedule referred to above.

Report on Form and Content in Compliance with Department of Labor's Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under the ERISA.

Baker Tilly Virchow Krause, LLP

Chicago, Illinois
October 12, 2015

EAST BALT 401(K) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS As of December 31, 2014 and 2013

ASSETS		
	<u>2014</u>	<u>2013</u>
Investments, at fair value	\$ 5,283,076	\$ 5,549,299
Receivables		
Notes receivable from participants	<u>16,525</u>	<u>66,536</u>
TOTAL ASSETS	<u>5,299,601</u>	<u>5,615,835</u>
 NET ASSETS AVAILABLE FOR BENEFITS	 <u>\$ 5,299,601</u>	 <u>\$ 5,615,835</u>

See accompanying notes to financial statements.

EAST BALT 401(K) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS For the Year Ended December 31, 2014

ADDITIONS

Investment income	
Net appreciation in fair value of investments	\$ 24,456
Dividend income	<u>344,088</u>
Total investment income	<u>368,544</u>
Interest income on notes receivable from participants	<u>1,246</u>
	<u>369,790</u>
Contributions	
Participants	502,967
Rollovers	<u>57,637</u>
	<u>560,604</u>
Total Additions	<u>930,394</u>

DEDUCTIONS

Deductions from net assets attributed to	
Benefits paid to participants	1,246,278
Administrative expenses	<u>350</u>
Total Deductions	<u>1,246,628</u>
Net Decrease	(316,234)

NET ASSETS AVAILABLE FOR BENEFITS - Beginning of Year 5,615,835

NET ASSETS AVAILABLE FOR BENEFITS - End of Year \$ 5,299,601

See accompanying notes to financial statements.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 1 - Description of the Plan

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

General

The Plan is a defined contribution plan established by East Balt US, LLC (the "Company" and "Plan sponsor"), and is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). All employees who are at least 21 years of age are eligible to participate. Participants become eligible immediately at time of hire and can enter the Plan on January 1, April 1, July 1, or October 1 following the date that the eligibility requirements are met. Upon enrollment in the Plan, a participant may direct employee contributions to any combination of available investment options. Leased and union employees are not eligible for participation in the Plan.

Contributions

Each year, participants may contribute up to 100% of pretax annual compensation (salary reduction contributions), as defined in the Plan. Participants who have obtained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified plans (rollover contributions) with the consent of the plan administrator. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 1 percent of eligible compensation and their contributions invested in a designated balance fund until changed by the participant. The Plan does not allow employer contributions.

Participant Accounts

Each participant's account is credited with the participant's salary reduction contributions, rollover contributions and Plan earnings (net of administrative expenses). Allocations are based on the participant's eligible compensation or account balances, as defined in the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in their salary reduction and rollover contributions plus earnings thereon.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 1 - Description of the Plan (cont.)

Payment of Benefits

Benefits may be paid to the participant or beneficiary upon death, disability, retirement, in-service withdrawals or termination of employment, as defined in the plan document. The Plan provides for normal retirement at age 65 and early retirement on or after attaining age 55. The total vested portion of a participant's account balance is distributed in the form of a lump-sum payment or installments over a period of time as defined by the Plan. Participants experiencing financial hardship may withdraw a portion of this account balance as defined in the Plan.

Termination of Plan

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue the Plan at any time subject to the provisions of ERISA.

Notes Receivable From Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. Loan terms range from one to five years. Loans for the purchase of a principal residence can be paid over a reasonable period of time, which may exceed five years. Participants may not have more than one loan outstanding at any time. These loans are secured by the balance in the participants' account. The loans bear interest at a rate of 4.25%, which is commensurate with local prevailing rates as determined quarterly by the Plan administrator. Principal and interest are paid ratably through payroll deductions.

NOTE 2 - Summary of Significant Accounting Policies

Basis of Accounting and Use of Estimates

The accompanying financial statements have been prepared on the accrual basis of accounting. The preparation of the financial statements in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP") requires the Plan's management to use estimates and assumptions that affect the accompanying financial statements and disclosures. Actual results could differ from these estimates.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 2 - Summary of Significant Accounting Policies (cont.)

Investment Valuation and Income Recognition

The Plan's investments are reported at fair value, except as noted below. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's trustees determine the Plan's valuation policies utilizing information provided by the investment trustees. Refer to Note 4, Fair Value Measurements, for details on inputs, valuation techniques, and fair value measurement level within the fair value hierarchy.

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

The fully benefit-responsive collective trust fund investment (Fixed Fund) is valued at contract value. Contract value is the relevant measurement attribute for fully benefit-responsive investment contracts because the contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. Contract value represents investments at cost, plus accrued interest income, less amounts withdrawn to pay benefits. The fair value of the common collective trust fund is based on the fair value of the underlying net assets at the measurement date by the issuer of the fund. The Plan's interest in the common collective trust fund is based on its proportionate ownership interest in the fair value of the common collective trust fund. The common collective trust fund primarily held guaranteed investment contracts and other investment products with similar characteristics.

On December 9, 2013, the Board of Directors of the Fixed Fund Trust (Trust) authorized the termination of the Trust. Prior to that date, assets were liquidated and invested into money market investments held by the trust. Upon liquidation of the Trust, transactions were at fair value and investments in the money market fund held by the Trust, were valued at the close of each business day based on the Net Asset Value (NAV) of the Trust.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for uncollectible notes receivables from participants has been recorded as of December 31, 2014 and 2013.

Administrative Expenses

The Company pays a portion of the Plan's administrative expenses. In addition, certain administrative expenses of the Plan are paid through asset-based fee payments from investment managers and also through Plan assets. During the year ended December 31, 2014 and 2013, the Plan received approximately \$17,000 and \$27,000, respectively, in asset-based payments, which was applied to reduce record keeping expenses. These payments are not shown on the Plan's financial statements rather netted against the investment appreciation.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 2 - Summary of Significant Accounting Policies (cont.)

Payment of Benefits

Benefits are recorded when paid.

Recent Accounting Pronouncements

In May 2015, the Financial Accounting Standards Board issued Accounting Standards Update No. 2015-07, *Fair Value Measurement (Topic 820): Disclosures for Investments in Certain Entities That Calculate Net Asset Value per Share (or Its Equivalent)* ("ASU 2015-07"). ASU 2015-07 removes the requirement to include investments in the fair value hierarchy for which fair value is measured using the net asset value per share practical expedient under Accounting Standards Codification 820. ASU 2015-07 is effective for the Plan for years beginning after December 15, 2016 with early adoption permitted. Management is currently evaluating the impact of the pending adoption of ASU 2015-07 on the Plan's financial statements.

In July 2015, the FASB issued Accounting Standards Update No. 2015-12, *Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962), and Health and Welfare Benefit Plans (Topic 965) - I. Fully Benefit-Responsive Investment Contracts; II. Plan Investment Disclosures, and III. Measurement Date Practical Expedient* ("ASU 2015-12"). Part I of the accounting standards update requires fully-benefit responsive investment contracts to be measured, presented, and disclosed only at contract value. Part II of this update requires that investments (both participant-directed and nonparticipant-directed investments) be grouped only by general type, eliminating the need to disaggregate the investments in multiple ways. Part II also eliminates the disclosure of individual investments that represent 5 percent or more of net assets available for benefits and the disclosure of net appreciation or depreciation for investments by general type, requiring only presentation of net appreciation (depreciation) in investments in the aggregate. Additionally, if an investment is measured using the net asset value per share (or its equivalent) practical expedient in Topic 820 and that investment is a fund that files a U.S. Department of Labor Form 5500, as a direct filing entity, disclosure of that investment's strategy is no longer required. Part III of the update permits plans to measure investments and investment-related accounts (e.g., a liability for a pending trade with a broker) 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 amendments in ASU 2015-12 are effective for fiscal years beginning after December 15, 2015, with early application permitted. The amendments within Parts I and II require retrospective application; whereas, the amendments within Part III should be applied prospectively. Management is currently evaluating the impact of the pending adoption of ASU 2015-12 on the Plan's financial statements.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 3 - Information Prepared and Certified by Trustee - Unaudited

The following information included in the accompanying financial statements and supplemental schedule was obtained from data that has been prepared and certified to as complete and accurate by Reliance Trust Company, the Trustee of the Plan (Trustee).

	<u>2014</u>		<u>2013</u>	
Investments				
Units of collective trust fund:				
Fixed Fund	\$ -		\$ 22,140	
Shares of registered investment company funds:				
T. ROWE Price Growth Stock Fund - ADV	1,583,923	*	1,529,139	*
MS Value Fund - A	810,978	*	867,984	*
Invesco Equity & Income Fund - A	427,256	*	587,969	*
Franklin US Government Securities Fund-A	434,183	*	468,425	*
T ROWE Price Retirement 2040 Fund- ADV	307,036	*	282,883	*
Bridgeport Small Cap Value Equity Fund - A	92,430		208,986	
American Funds Cap World Growth and Income Fund	195,254		201,486	
Delaware Mid Cap Growth Fund - A	104,275		178,303	
MS Cash Reserve Fund - R3	128,333		165,164	
MS Utilities Fund - R3	150,585		144,180	
Dreyfus Basic S&P 500 Index Fund-A	141,745		141,690	
Alliance Bernstein Global Bond Fund -A	136,918		138,814	
American Funds Europe Fund-R3	100,348		45,524	
T ROWE Price Retirement 2030 Fund- ADV	127,054		99,137	
T ROWE Price Retirement 2025 Fund- ADV	173,424		92,673	
T ROWE Price Retirement 2010 Fund- ADV	13,824		91,286	
Delaware Emerging Markets Fund - A	39,381		58,734	
American Funds Fundamental IN-R3	110,145		132,660	
T ROWE Price Retirement 2020 Fund- ADV	94,640		33,599	
PIMCO Total Return Fund - A	32,486		20,575	
Culvert Short Duration Income Fund - A	19,727		14,797	
Hartford Inflation Plus Fund- R4	15,916		10,221	
T ROWE Price Retirement 2045 Fund- ADV	8,359		6,765	
T ROWE Price Retirement 2035 Fund- ADV	13,349		5,230	
T ROWE Price Retirement 2050 Fund - ADV	3,945		918	
T ROWE Price Retirement 2015 Fund - ADV	<u>17,562</u>		<u>17</u>	
Total Investments	<u>\$ 5,283,076</u>		<u>\$ 5,549,299</u>	
Notes receivable from participants	<u>\$ 16,525</u>		<u>\$ 66,536</u>	

Investments that represent 5% or more of the Plan's net assets are separately identified with an "***".

During the year ended December 31, 2014, the Plan's investments (including gains and losses on investments bought, sold, and held during the year) in shares of registered investment companies appreciated in value by \$24,456. The Plan's dividend income was \$344,088 and interest from notes receivable from participants was \$1,246.

Investments, in general, are subject to various risks, including credit, interest, and overall market volatility risks. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in values of investment securities will occur in the near term, and such changes could materially affect the amounts reported in the statements of net assets available for benefits.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and 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 under authoritative guidance are described as follows:

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;
- 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 used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for assets measured at fair value. There has been no changes in the methodologies used at December 31, 2014 and 2013 except for the collective trust fund as disclosed in Note 2.

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

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 4 - Fair Value Measurements (cont.)

Collective trust fund: Valued at contract value through December 19, 2013. The collective trust fund invested solely in a money market investment which was valued based on the NAV. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value.

The common collective trust fund's objective is to preserve capital, achieve a competitive level of income over time and maintain a stable unit price although unit value is not guaranteed. Returns are derived from income earned less expenses. Individual investment contracts are held within the portfolio and represent credit obligations of the issuer, units of the portfolio are not guaranteed by the Trustee, the Company, or any federal or state agency. The portfolio includes contracts issued by insurance companies and other financial institutions, fixed income securities, and money market funds.

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

The table below presents the balances of assets measured at fair value on a recurring basis by level within the hierarchy.

	December 31, 2014			
	Total	Level 1	Level 2	Level 3
Registered Investment Companies:				
Money Market Fund	\$ 128,333	\$ 128,333	\$ -	\$ -
Large Value Funds	1,584,074	1,584,074	-	-
Large Growth Funds	1,694,068	1,694,068	-	-
Large Blend Funds	181,126	181,126	-	-
Mid Cap Growth Funds	104,275	104,275	-	-
Small Blend Fund	92,430	92,430	-	-
Fixed Income Funds	639,230	639,230	-	-
Target Date Funds	759,192	759,192	-	-
Foreign Large Blend Funds	<u>100,348</u>	<u>100,348</u>	-	-
Total registered investment companies	<u>5,283,076</u>	<u>5,283,076</u>	-	-
 Total Investments	 <u>\$ 5,283,076</u>	 <u>\$ 5,283,076</u>	 <u>\$ -</u>	 <u>\$ -</u>

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 4 - Fair Value Measurements (cont.)

	December 31, 2013			
	Total	Level 1	Level 2	Level 3
Registered Investment Companies:				
Money Market Fund	\$ 165,164	\$ 165,164	\$ -	\$ -
Large Value Funds	1,801,619	1,801,619	-	-
Large Growth Funds	1,574,663	1,574,663	-	-
Large Blend Funds	200,424	200,424	-	-
Mid Cap Growth Funds	178,303	178,303	-	-
Small Blend Funds	208,986	208,986	-	-
Fixed Income Funds	652,832	652,832	-	-
Target Date Funds	612,508	612,508	-	-
Foreign Large Blend Funds	<u>132,660</u>	<u>132,660</u>	-	-
Total registered investment companies	<u>5,527,159</u>	<u>5,527,159</u>	-	-
Collective Trust Fund:				
Fixed Income Fund (a)	<u>22,140</u>	-	<u>22,140</u>	-
 Total Investments	 <u>\$ 5,549,299</u>	 <u>\$ 5,527,159</u>	 <u>\$ 22,140</u>	 <u>\$ -</u>

Certain investments held by the Plan in the Fixed fund calculate fair value based on NAV. Additional information for this fund is presented below:

	Fair Value at December 31, 2014	Fair Value at December 31, 2013	Unfunded Commitments	Redemption Frequency (If Currently Eligible)	Redemption Notice Period
Fixed income (a)	\$ -	\$ 22,140	None	Daily	None

(a) This class represents investments in an actively managed collective trust fund that invests primarily in investment contracts, such as guaranteed investment contracts issued by insurance companies and other financial institutions and other investment products with similar characteristics. In 2013, the collective trust fund was terminated and underlying investments liquidated and invested in a money market fund held by the collective trust. At year end, there are no unfunded commitments or other redemption restrictions related to the investments.

NOTE 5 - Amount Owed to Participants Withdrawing From the Plan

Amounts owed to participants who have withdrawn from the Plan total approximately \$0 and \$2,422 as of December 31, 2014 and 2013, respectively, and are included in net assets available for benefits.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 6 - Related Party and Party In Interest

Plan pays administrative fees to MassMutual Retirement Services, LLC. for certain recordkeeping transactions. These fees are included as part of administrative expenses, a deduction from Plan assets for the years ended December 31, 2014 and 2013 and qualify as party in interest transactions. As described in Note 1, asset based fees were also paid to MassMutual Retirement Services, LLC. for recordkeeping services, and qualify as party in interest transactions.

Certain administrative functions of the Plan are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan.

NOTE 7 - Tax Status

The IRS has determined and informed the Company by a letter dated March 31, 2008, that the Plan and related trust are designed in accordance with applicable sections of the IRC. Although the Plan has been amended since receiving the determination letter, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and therefore believes that the Plan is qualified and the related trust is tax exempt.

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

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 8 - Subsequent Events

The Plan has evaluated subsequent events through October 12, 2015, which is the date that the financial statements were approved and available to be issued. There were no subsequent events required to be recorded or disclosed in the Plan's financial statements.

Effective January 1, 2015, the Plan has been amended to allow for a safe harbor employer match contribution.

Effective July 1, 2015 the Plan sponsor acquired The New Bakery Company, LLC and its subsidiaries and the New Bakery Transportation Company, LLC. Employees in these companies participated in the Wendy's Company Retirement Plan. Participants were allowed to rollover their full account balance and outstanding loans into the East Balt 401(k) Plan.

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 - Administration of Plan Assets

The Plan's assets are administered under a contract with Reliance Trust Company, the trustee of the Plan. The trustee invests funds received from contributions, investment sales, interest, and dividend income and makes distribution payments to participants.

SUPPLEMENTAL INFORMATION

EAST BALT 401(K) PLAN

SCHEDULE H, LINE 4(I), SCHEDULE OF ASSETS (HELD AT END OF YEAR)

Plan 001

ERIN 39-2015032

As of December 31, 2014

(a)	(B) Identity of Issue, Borrower, Lessor, or Similar Party	(ac) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	MFS Investment Management	Cash Reserve Fund - R3	**	\$ 128,333
	MFS Investment Management	Utilities Fund	**	150,585
	MFS Investment Management	Value Fund - A	**	810,978
	Invesco	Equity and Income Fund	**	427,256
	Alliance Bernstein	Global Bond Fund - A	**	136,918
		Cap World Growth and Income Fund		
	American Funds Company	- R3	**	195,254
	American Funds Company	Fundamental inv's - R3	**	110,145
	American Funds Company	Europe growth - R3	**	100,348
	T. Rowe Price	Growth Stock Fund- Adv	**	1,583,923
	T. Rowe Price	Retirement 2010 Fund- Adv	**	13,824
	T. Rowe Price	Retirement 2015 Fund- Adv	**	17,562
	T. Rowe Price	Retirement 2020 Fund- Adv	**	94,640
	T. Rowe Price	Retirement 2025 Fund- Adv	**	173,424
	T. Rowe Price	Retirement 2030 Fund- Adv	**	127,054
	T. Rowe Price	Retirement 2035 Fund- Adv	**	13,349
	T. Rowe Price	Retirement 2040 Fund- Adv	**	307,036
	T. Rowe Price	Retirement 2045 Fund- Adv	**	8,359
	T. Rowe Price	Retirement 2050 Fund- Adv	**	3,945
	Delaware Investments	Emerging Markets Fund- A	**	39,381
	Delaware Investments	Mid Antigrowth Fund - A	**	104,275
	Franklin Templeton	US Government Securities Fund	**	434,183
	Culvert Investments	Short Duration Income Fund- A	**	19,727
	Hartford Funds	Inflation Plus Fund- R4	**	15,916
		Basic S&P 500 Stock Index Growth		
	Dreyfus	Fund	**	141,745

EAST BALT 401(K) PLAN

SCHEDULE H, LINE 4(I), SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)

Plan 001

EIN 39-2015032

As of December 31, 2014

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Pacific Investment Management Company, LLC	Total Return Fund - A	**	32,486
	Bridgeport Investments	Small Cap Value Equity Fund - A	**	92,430
*	Participant Loans	Maturing through 2022 with interest rate of 4.25%	-0-	<u>16,525</u>
				<u>\$ 5,299,601</u>

* Represents a party-in-interest

** Cost omitted for participant directed investments

This schedule has been prepared based on information certified as complete and accurate by Reliance Trust Company, Trustee.

EAST BALT 401(K) PLAN

Chicago, Illinois

FINANCIAL STATEMENTS

Including Independent Auditors' Report

As of December 31, 2014 and 2013
and for the Year Ended December 31, 2014

EAST BALT 401(K) PLAN

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Note: Supplemental schedules required by the Employee Retirement Income Security Act of 1974 not included as part of these statements are not applicable to East Balt 401(k) Plan.

INDEPENDENT AUDITORS' REPORT

Trustees of East Balt, Inc. 401(k) Plan
East Balt 401(k) Plan
Chicago, Illinois

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of East Balt 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.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits 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, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA"), the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Reliance Trust Company, the trustee of the Plan, ("trustee") except for comparing such information with the related information included in the financial statements. We have been informed by the Plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification 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.

Other Matter

The supplemental schedule, Schedule H, Line 4(i)- Schedule of Assets (Held at End of Year) as of December 31, 2014 is required by the DOL's Rules and Regulations for Reporting and Disclosure under the ERISA and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedule referred to above.

Report on Form and Content in Compliance with Department of Labor's Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under the ERISA.

Baker Tilly Virchow Krause, LLP

Chicago, Illinois
October 12, 2015

EAST BALT 401(K) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS As of December 31, 2014 and 2013

ASSETS		
	<u>2014</u>	<u>2013</u>
Investments, at fair value	\$ 5,283,076	\$ 5,549,299
Receivables		
Notes receivable from participants	<u>16,525</u>	<u>66,536</u>
TOTAL ASSETS	<u>5,299,601</u>	<u>5,615,835</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 5,299,601</u>	<u>\$ 5,615,835</u>

See accompanying notes to financial statements.

EAST BALT 401(K) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS For the Year Ended December 31, 2014

ADDITIONS

Investment income	
Net appreciation in fair value of investments	\$ 24,456
Dividend income	<u>344,088</u>
Total investment income	<u>368,544</u>
Interest income on notes receivable from participants	<u>1,246</u>
	<u>369,790</u>
Contributions	
Participants	502,967
Rollovers	<u>57,637</u>
	<u>560,604</u>
Total Additions	<u>930,394</u>

DEDUCTIONS

Deductions from net assets attributed to	
Benefits paid to participants	1,246,278
Administrative expenses	<u>350</u>
Total Deductions	<u>1,246,628</u>
Net Decrease	(316,234)

NET ASSETS AVAILABLE FOR BENEFITS - Beginning of Year	<u>5,615,835</u>
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NET ASSETS AVAILABLE FOR BENEFITS - End of Year	<u>\$ 5,299,601</u>
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See accompanying notes to financial statements.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 1 - Description of the Plan

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

General

The Plan is a defined contribution plan established by East Balt US, LLC (the "Company" and "Plan sponsor"), and is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). All employees who are at least 21 years of age are eligible to participate. Participants become eligible immediately at time of hire and can enter the Plan on January 1, April 1, July 1, or October 1 following the date that the eligibility requirements are met. Upon enrollment in the Plan, a participant may direct employee contributions to any combination of available investment options. Leased and union employees are not eligible for participation in the Plan.

Contributions

Each year, participants may contribute up to 100% of pretax annual compensation (salary reduction contributions), as defined in the Plan. Participants who have obtained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified plans (rollover contributions) with the consent of the plan administrator. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 1 percent of eligible compensation and their contributions invested in a designated balance fund until changed by the participant. The Plan does not allow employer contributions.

Participant Accounts

Each participant's account is credited with the participant's salary reduction contributions, rollover contributions and Plan earnings (net of administrative expenses). Allocations are based on the participant's eligible compensation or account balances, as defined in the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in their salary reduction and rollover contributions plus earnings thereon.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 1 - Description of the Plan (cont.)

Payment of Benefits

Benefits may be paid to the participant or beneficiary upon death, disability, retirement, in-service withdrawals or termination of employment, as defined in the plan document. The Plan provides for normal retirement at age 65 and early retirement on or after attaining age 55. The total vested portion of a participant's account balance is distributed in the form of a lump-sum payment or installments over a period of time as defined by the Plan. Participants experiencing financial hardship may withdraw a portion of this account balance as defined in the Plan.

Termination of Plan

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue the Plan at any time subject to the provisions of ERISA.

Notes Receivable From Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. Loan terms range from one to five years. Loans for the purchase of a principal residence can be paid over a reasonable period of time, which may exceed five years. Participants may not have more than one loan outstanding at any time. These loans are secured by the balance in the participants' account. The loans bear interest at a rate of 4.25%, which is commensurate with local prevailing rates as determined quarterly by the Plan administrator. Principal and interest are paid ratably through payroll deductions.

NOTE 2 - Summary of Significant Accounting Policies

Basis of Accounting and Use of Estimates

The accompanying financial statements have been prepared on the accrual basis of accounting. The preparation of the financial statements in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP") requires the Plan's management to use estimates and assumptions that affect the accompanying financial statements and disclosures. Actual results could differ from these estimates.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 2 - Summary of Significant Accounting Policies (cont.)

Investment Valuation and Income Recognition

The Plan's investments are reported at fair value, except as noted below. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's trustees determine the Plan's valuation policies utilizing information provided by the investment trustees. Refer to Note 4, Fair Value Measurements, for details on inputs, valuation techniques, and fair value measurement level within the fair value hierarchy.

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

The fully benefit-responsive collective trust fund investment (Fixed Fund) is valued at contract value. Contract value is the relevant measurement attribute for fully benefit-responsive investment contracts because the contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. Contract value represents investments at cost, plus accrued interest income, less amounts withdrawn to pay benefits. The fair value of the common collective trust fund is based on the fair value of the underlying net assets at the measurement date by the issuer of the fund. The Plan's interest in the common collective trust fund is based on its proportionate ownership interest in the fair value of the common collective trust fund. The common collective trust fund primarily held guaranteed investment contracts and other investment products with similar characteristics.

On December 9, 2013, the Board of Directors of the Fixed Fund Trust (Trust) authorized the termination of the Trust. Prior to that date, assets were liquidated and invested into money market investments held by the trust. Upon liquidation of the Trust, transactions were at fair value and investments in the money market fund held by the Trust, were valued at the close of each business day based on the Net Asset Value (NAV) of the Trust.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for uncollectible notes receivables from participants has been recorded as of December 31, 2014 and 2013.

Administrative Expenses

The Company pays a portion of the Plan's administrative expenses. In addition, certain administrative expenses of the Plan are paid through asset-based fee payments from investment managers and also through Plan assets. During the year ended December 31, 2014 and 2013, the Plan received approximately \$17,000 and \$27,000, respectively, in asset-based payments, which was applied to reduce record keeping expenses. These payments are not shown on the Plan's financial statements rather netted against the investment appreciation.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 2 - Summary of Significant Accounting Policies (cont.)

Payment of Benefits

Benefits are recorded when paid.

Recent Accounting Pronouncements

In May 2015, the Financial Accounting Standards Board issued Accounting Standards Update No. 2015-07, *Fair Value Measurement (Topic 820): Disclosures for Investments in Certain Entities That Calculate Net Asset Value per Share (or Its Equivalent)* ("ASU 2015-07"). ASU 2015-07 removes the requirement to include investments in the fair value hierarchy for which fair value is measured using the net asset value per share practical expedient under Accounting Standards Codification 820. ASU 2015-07 is effective for the Plan for years beginning after December 15, 2016 with early adoption permitted. Management is currently evaluating the impact of the pending adoption of ASU 2015-07 on the Plan's financial statements.

In July 2015, the FASB issued Accounting Standards Update No. 2015-12, *Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962), and Health and Welfare Benefit Plans (Topic 965) - I. Fully Benefit-Responsive Investment Contracts; II. Plan Investment Disclosures, and III. Measurement Date Practical Expedient* ("ASU 2015-12"). Part I of the accounting standards update requires fully-benefit responsive investment contracts to be measured, presented, and disclosed only at contract value. Part II of this update requires that investments (both participant-directed and nonparticipant-directed investments) be grouped only by general type, eliminating the need to disaggregate the investments in multiple ways. Part II also eliminates the disclosure of individual investments that represent 5 percent or more of net assets available for benefits and the disclosure of net appreciation or depreciation for investments by general type, requiring only presentation of net appreciation (depreciation) in investments in the aggregate. Additionally, if an investment is measured using the net asset value per share (or its equivalent) practical expedient in Topic 820 and that investment is a fund that files a U.S. Department of Labor Form 5500, as a direct filing entity, disclosure of that investment's strategy is no longer required. Part III of the update permits plans to measure investments and investment-related accounts (e.g., a liability for a pending trade with a broker) 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 amendments in ASU 2015-12 are effective for fiscal years beginning after December 15, 2015, with early application permitted. The amendments within Parts I and II require retrospective application; whereas, the amendments within Part III should be applied prospectively. Management is currently evaluating the impact of the pending adoption of ASU 2015-12 on the Plan's financial statements.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 3 - Information Prepared and Certified by Trustee - Unaudited

The following information included in the accompanying financial statements and supplemental schedule was obtained from data that has been prepared and certified to as complete and accurate by Reliance Trust Company, the Trustee of the Plan (Trustee).

	<u>2014</u>		<u>2013</u>	
Investments				
Units of collective trust fund:				
Fixed Fund	\$ -		\$ 22,140	
Shares of registered investment company funds:				
T. ROWE Price Growth Stock Fund - ADV	1,583,923	*	1,529,139	*
MS Value Fund - A	810,978	*	867,984	*
Invesco Equity & Income Fund - A	427,256	*	587,969	*
Franklin US Government Securities Fund-A	434,183	*	468,425	*
T ROWE Price Retirement 2040 Fund- ADV	307,036	*	282,883	*
Bridgeport Small Cap Value Equity Fund - A	92,430		208,986	
American Funds Cap World Growth and Income Fund	195,254		201,486	
Delaware Mid Cap Growth Fund - A	104,275		178,303	
MS Cash Reserve Fund - R3	128,333		165,164	
MS Utilities Fund - R3	150,585		144,180	
Dreyfus Basic S&P 500 Index Fund-A	141,745		141,690	
Alliance Bernstein Global Bond Fund -A	136,918		138,814	
American Funds Europe Fund-R3	100,348		45,524	
T ROWE Price Retirement 2030 Fund- ADV	127,054		99,137	
T ROWE Price Retirement 2025 Fund- ADV	173,424		92,673	
T ROWE Price Retirement 2010 Fund- ADV	13,824		91,286	
Delaware Emerging Markets Fund - A	39,381		58,734	
American Funds Fundamental IN-R3	110,145		132,660	
T ROWE Price Retirement 2020 Fund- ADV	94,640		33,599	
PIMCO Total Return Fund - A	32,486		20,575	
Culvert Short Duration Income Fund - A	19,727		14,797	
Hartford Inflation Plus Fund- R4	15,916		10,221	
T ROWE Price Retirement 2045 Fund- ADV	8,359		6,765	
T ROWE Price Retirement 2035 Fund- ADV	13,349		5,230	
T ROWE Price Retirement 2050 Fund - ADV	3,945		918	
T ROWE Price Retirement 2015 Fund - ADV	<u>17,562</u>		<u>17</u>	
Total Investments	<u>\$ 5,283,076</u>		<u>\$ 5,549,299</u>	
Notes receivable from participants	<u>\$ 16,525</u>		<u>\$ 66,536</u>	

Investments that represent 5% or more of the Plan's net assets are separately identified with an "***".

During the year ended December 31, 2014, the Plan's investments (including gains and losses on investments bought, sold, and held during the year) in shares of registered investment companies appreciated in value by \$24,456. The Plan's dividend income was \$344,088 and interest from notes receivable from participants was \$1,246.

Investments, in general, are subject to various risks, including credit, interest, and overall market volatility risks. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in values of investment securities will occur in the near term, and such changes could materially affect the amounts reported in the statements of net assets available for benefits.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and 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 under authoritative guidance are described as follows:

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;
- 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 used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for assets measured at fair value. There has been no changes in the methodologies used at December 31, 2014 and 2013 except for the collective trust fund as disclosed in Note 2.

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

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 4 - Fair Value Measurements (cont.)

Collective trust fund: Valued at contract value through December 19, 2013. The collective trust fund invested solely in a money market investment which was valued based on the NAV. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value.

The common collective trust fund's objective is to preserve capital, achieve a competitive level of income over time and maintain a stable unit price although unit value is not guaranteed. Returns are derived from income earned less expenses. Individual investment contracts are held within the portfolio and represent credit obligations of the issuer, units of the portfolio are not guaranteed by the Trustee, the Company, or any federal or state agency. The portfolio includes contracts issued by insurance companies and other financial institutions, fixed income securities, and money market funds.

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

The table below presents the balances of assets measured at fair value on a recurring basis by level within the hierarchy.

	December 31, 2014			
	Total	Level 1	Level 2	Level 3
Registered Investment Companies:				
Money Market Fund	\$ 128,333	\$ 128,333	\$ -	\$ -
Large Value Funds	1,584,074	1,584,074	-	-
Large Growth Funds	1,694,068	1,694,068	-	-
Large Blend Funds	181,126	181,126	-	-
Mid Cap Growth Funds	104,275	104,275	-	-
Small Blend Fund	92,430	92,430	-	-
Fixed Income Funds	639,230	639,230	-	-
Target Date Funds	759,192	759,192	-	-
Foreign Large Blend Funds	<u>100,348</u>	<u>100,348</u>	-	-
Total registered investment companies	<u>5,283,076</u>	<u>5,283,076</u>	-	-
 Total Investments	 <u>\$ 5,283,076</u>	 <u>\$ 5,283,076</u>	 <u>\$ -</u>	 <u>\$ -</u>

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 4 - Fair Value Measurements (cont.)

	December 31, 2013			
	Total	Level 1	Level 2	Level 3
Registered Investment Companies:				
Money Market Fund	\$ 165,164	\$ 165,164	\$ -	\$ -
Large Value Funds	1,801,619	1,801,619	-	-
Large Growth Funds	1,574,663	1,574,663	-	-
Large Blend Funds	200,424	200,424	-	-
Mid Cap Growth Funds	178,303	178,303	-	-
Small Blend Funds	208,986	208,986	-	-
Fixed Income Funds	652,832	652,832	-	-
Target Date Funds	612,508	612,508	-	-
Foreign Large Blend Funds	<u>132,660</u>	<u>132,660</u>	-	-
Total registered investment companies	<u>5,527,159</u>	<u>5,527,159</u>	-	-
Collective Trust Fund:				
Fixed Income Fund (a)	<u>22,140</u>	-	<u>22,140</u>	-
 Total Investments	 <u>\$ 5,549,299</u>	 <u>\$ 5,527,159</u>	 <u>\$ 22,140</u>	 <u>\$ -</u>

Certain investments held by the Plan in the Fixed fund calculate fair value based on NAV. Additional information for this fund is presented below:

	Fair Value at December 31, 2014	Fair Value at December 31, 2013	Unfunded Commitments	Redemption Frequency (If Currently Eligible)	Redemption Notice Period
Fixed income (a)	\$ -	\$ 22,140	None	Daily	None

(a) This class represents investments in an actively managed collective trust fund that invests primarily in investment contracts, such as guaranteed investment contracts issued by insurance companies and other financial institutions and other investment products with similar characteristics. In 2013, the collective trust fund was terminated and underlying investments liquidated and invested in a money market fund held by the collective trust. At year end, there are no unfunded commitments or other redemption restrictions related to the investments.

NOTE 5 - Amount Owed to Participants Withdrawing From the Plan

Amounts owed to participants who have withdrawn from the Plan total approximately \$0 and \$2,422 as of December 31, 2014 and 2013, respectively, and are included in net assets available for benefits.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 6 - Related Party and Party In Interest

Plan pays administrative fees to MassMutual Retirement Services, LLC. for certain recordkeeping transactions. These fees are included as part of administrative expenses, a deduction from Plan assets for the years ended December 31, 2014 and 2013 and qualify as party in interest transactions. As described in Note 1, asset based fees were also paid to MassMutual Retirement Services, LLC. for recordkeeping services, and qualify as party in interest transactions.

Certain administrative functions of the Plan are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan.

NOTE 7 - Tax Status

The IRS has determined and informed the Company by a letter dated March 31, 2008, that the Plan and related trust are designed in accordance with applicable sections of the IRC. Although the Plan has been amended since receiving the determination letter, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and therefore believes that the Plan is qualified and the related trust is tax exempt.

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

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 8 - Subsequent Events

The Plan has evaluated subsequent events through October 12, 2015, which is the date that the financial statements were approved and available to be issued. There were no subsequent events required to be recorded or disclosed in the Plan's financial statements.

Effective January 1, 2015, the Plan has been amended to allow for a safe harbor employer match contribution.

Effective July 1, 2015 the Plan sponsor acquired The New Bakery Company, LLC and its subsidiaries and the New Bakery Transportation Company, LLC. Employees in these companies participated in the Wendy's Company Retirement Plan. Participants were allowed to rollover their full account balance and outstanding loans into the East Balt 401(k) Plan.

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 - Administration of Plan Assets

The Plan's assets are administered under a contract with Reliance Trust Company, the trustee of the Plan. The trustee invests funds received from contributions, investment sales, interest, and dividend income and makes distribution payments to participants.

SUPPLEMENTAL INFORMATION

EAST BALT 401(K) PLAN

SCHEDULE H, LINE 4(I), SCHEDULE OF ASSETS (HELD AT END OF YEAR)

Plan 001

ERIN 39-2015032

As of December 31, 2014

(a)	(B) Identity of Issue, Borrower, Lessor, or Similar Party	(ac) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	MFS Investment Management	Cash Reserve Fund - R3	**	\$ 128,333
	MFS Investment Management	Utilities Fund	**	150,585
	MFS Investment Management	Value Fund - A	**	810,978
	Invesco	Equity and Income Fund	**	427,256
	Alliance Bernstein	Global Bond Fund - A	**	136,918
		Cap World Growth and Income Fund		
	American Funds Company	- R3	**	195,254
	American Funds Company	Fundamental inv's - R3	**	110,145
	American Funds Company	Europe growth - R3	**	100,348
	T. Rowe Price	Growth Stock Fund- Adv	**	1,583,923
	T. Rowe Price	Retirement 2010 Fund- Adv	**	13,824
	T. Rowe Price	Retirement 2015 Fund- Adv	**	17,562
	T. Rowe Price	Retirement 2020 Fund- Adv	**	94,640
	T. Rowe Price	Retirement 2025 Fund- Adv	**	173,424
	T. Rowe Price	Retirement 2030 Fund- Adv	**	127,054
	T. Rowe Price	Retirement 2035 Fund- Adv	**	13,349
	T. Rowe Price	Retirement 2040 Fund- Adv	**	307,036
	T. Rowe Price	Retirement 2045 Fund- Adv	**	8,359
	T. Rowe Price	Retirement 2050 Fund- Adv	**	3,945
	Delaware Investments	Emerging Markets Fund- A	**	39,381
	Delaware Investments	Mid Antigrowth Fund - A	**	104,275
	Franklin Templeton	US Government Securities Fund	**	434,183
	Culvert Investments	Short Duration Income Fund- A	**	19,727
	Hartford Funds	Inflation Plus Fund- R4	**	15,916
		Basic S&P 500 Stock Index Growth		
	Dreyfus	Fund	**	141,745

EAST BALT 401(K) PLAN

SCHEDULE H, LINE 4(I), SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)

Plan 001

EIN 39-2015032

As of December 31, 2014

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Pacific Investment Management Company, LLC	Total Return Fund - A	**	32,486
	Bridgeport Investments	Small Cap Value Equity Fund - A	**	92,430
*	Participant Loans	Maturing through 2022 with interest rate of 4.25%	-0-	<u>16,525</u>
				<u>\$ 5,299,601</u>

* Represents a party-in-interest

** Cost omitted for participant directed investments

This schedule has been prepared based on information certified as complete and accurate by Reliance Trust Company, Trustee.

EAST BALT 401(K) PLAN

Chicago, Illinois

FINANCIAL STATEMENTS

Including Independent Auditors' Report

As of December 31, 2014 and 2013
and for the Year Ended December 31, 2014

EAST BALT 401(K) PLAN

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Note: Supplemental schedules required by the Employee Retirement Income Security Act of 1974 not included as part of these statements are not applicable to East Balt 401(k) Plan.

INDEPENDENT AUDITORS' REPORT

Trustees of East Balt, Inc. 401(k) Plan
East Balt 401(k) Plan
Chicago, Illinois

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of East Balt 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.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits 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, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 ("ERISA"), the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Reliance Trust Company, the trustee of the Plan, ("trustee") except for comparing such information with the related information included in the financial statements. We have been informed by the Plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification 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.

Other Matter

The supplemental schedule, Schedule H, Line 4(i)- Schedule of Assets (Held at End of Year) as of December 31, 2014 is required by the DOL's Rules and Regulations for Reporting and Disclosure under the ERISA and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedule referred to above.

Report on Form and Content in Compliance with Department of Labor's Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under the ERISA.

Baker Tilly Virchow Krause, LLP

Chicago, Illinois
October 12, 2015

EAST BALT 401(K) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS As of December 31, 2014 and 2013

ASSETS		
	<u>2014</u>	<u>2013</u>
Investments, at fair value	\$ 5,283,076	\$ 5,549,299
Receivables		
Notes receivable from participants	<u>16,525</u>	<u>66,536</u>
TOTAL ASSETS	<u>5,299,601</u>	<u>5,615,835</u>
 NET ASSETS AVAILABLE FOR BENEFITS	 <u>\$ 5,299,601</u>	 <u>\$ 5,615,835</u>

See accompanying notes to financial statements.

EAST BALT 401(K) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS For the Year Ended December 31, 2014

ADDITIONS

Investment income	
Net appreciation in fair value of investments	\$ 24,456
Dividend income	<u>344,088</u>
Total investment income	<u>368,544</u>
Interest income on notes receivable from participants	<u>1,246</u>
	<u>369,790</u>
Contributions	
Participants	502,967
Rollovers	<u>57,637</u>
	<u>560,604</u>
Total Additions	<u>930,394</u>

DEDUCTIONS

Deductions from net assets attributed to	
Benefits paid to participants	1,246,278
Administrative expenses	<u>350</u>
Total Deductions	<u>1,246,628</u>
Net Decrease	(316,234)

NET ASSETS AVAILABLE FOR BENEFITS - Beginning of Year	<u>5,615,835</u>
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NET ASSETS AVAILABLE FOR BENEFITS - End of Year	<u>\$ 5,299,601</u>
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See accompanying notes to financial statements.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 1 - Description of the Plan

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

General

The Plan is a defined contribution plan established by East Balt US, LLC (the "Company" and "Plan sponsor"), and is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). All employees who are at least 21 years of age are eligible to participate. Participants become eligible immediately at time of hire and can enter the Plan on January 1, April 1, July 1, or October 1 following the date that the eligibility requirements are met. Upon enrollment in the Plan, a participant may direct employee contributions to any combination of available investment options. Leased and union employees are not eligible for participation in the Plan.

Contributions

Each year, participants may contribute up to 100% of pretax annual compensation (salary reduction contributions), as defined in the Plan. Participants who have obtained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified plans (rollover contributions) with the consent of the plan administrator. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 1 percent of eligible compensation and their contributions invested in a designated balance fund until changed by the participant. The Plan does not allow employer contributions.

Participant Accounts

Each participant's account is credited with the participant's salary reduction contributions, rollover contributions and Plan earnings (net of administrative expenses). Allocations are based on the participant's eligible compensation or account balances, as defined in the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in their salary reduction and rollover contributions plus earnings thereon.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 1 - Description of the Plan (cont.)

Payment of Benefits

Benefits may be paid to the participant or beneficiary upon death, disability, retirement, in-service withdrawals or termination of employment, as defined in the plan document. The Plan provides for normal retirement at age 65 and early retirement on or after attaining age 55. The total vested portion of a participant's account balance is distributed in the form of a lump-sum payment or installments over a period of time as defined by the Plan. Participants experiencing financial hardship may withdraw a portion of this account balance as defined in the Plan.

Termination of Plan

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue the Plan at any time subject to the provisions of ERISA.

Notes Receivable From Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. Loan terms range from one to five years. Loans for the purchase of a principal residence can be paid over a reasonable period of time, which may exceed five years. Participants may not have more than one loan outstanding at any time. These loans are secured by the balance in the participants' account. The loans bear interest at a rate of 4.25%, which is commensurate with local prevailing rates as determined quarterly by the Plan administrator. Principal and interest are paid ratably through payroll deductions.

NOTE 2 - Summary of Significant Accounting Policies

Basis of Accounting and Use of Estimates

The accompanying financial statements have been prepared on the accrual basis of accounting. The preparation of the financial statements in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP") requires the Plan's management to use estimates and assumptions that affect the accompanying financial statements and disclosures. Actual results could differ from these estimates.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 2 - Summary of Significant Accounting Policies (cont.)

Investment Valuation and Income Recognition

The Plan's investments are reported at fair value, except as noted below. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's trustees determine the Plan's valuation policies utilizing information provided by the investment trustees. Refer to Note 4, Fair Value Measurements, for details on inputs, valuation techniques, and fair value measurement level within the fair value hierarchy.

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

The fully benefit-responsive collective trust fund investment (Fixed Fund) is valued at contract value. Contract value is the relevant measurement attribute for fully benefit-responsive investment contracts because the contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. Contract value represents investments at cost, plus accrued interest income, less amounts withdrawn to pay benefits. The fair value of the common collective trust fund is based on the fair value of the underlying net assets at the measurement date by the issuer of the fund. The Plan's interest in the common collective trust fund is based on its proportionate ownership interest in the fair value of the common collective trust fund. The common collective trust fund primarily held guaranteed investment contracts and other investment products with similar characteristics.

On December 9, 2013, the Board of Directors of the Fixed Fund Trust (Trust) authorized the termination of the Trust. Prior to that date, assets were liquidated and invested into money market investments held by the trust. Upon liquidation of the Trust, transactions were at fair value and investments in the money market fund held by the Trust, were valued at the close of each business day based on the Net Asset Value (NAV) of the Trust.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for uncollectible notes receivables from participants has been recorded as of December 31, 2014 and 2013.

Administrative Expenses

The Company pays a portion of the Plan's administrative expenses. In addition, certain administrative expenses of the Plan are paid through asset-based fee payments from investment managers and also through Plan assets. During the year ended December 31, 2014 and 2013, the Plan received approximately \$17,000 and \$27,000, respectively, in asset-based payments, which was applied to reduce record keeping expenses. These payments are not shown on the Plan's financial statements rather netted against the investment appreciation.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 2 - Summary of Significant Accounting Policies (cont.)

Payment of Benefits

Benefits are recorded when paid.

Recent Accounting Pronouncements

In May 2015, the Financial Accounting Standards Board issued Accounting Standards Update No. 2015-07, *Fair Value Measurement (Topic 820): Disclosures for Investments in Certain Entities That Calculate Net Asset Value per Share (or Its Equivalent)* ("ASU 2015-07"). ASU 2015-07 removes the requirement to include investments in the fair value hierarchy for which fair value is measured using the net asset value per share practical expedient under Accounting Standards Codification 820. ASU 2015-07 is effective for the Plan for years beginning after December 15, 2016 with early adoption permitted. Management is currently evaluating the impact of the pending adoption of ASU 2015-07 on the Plan's financial statements.

In July 2015, the FASB issued Accounting Standards Update No. 2015-12, *Plan Accounting: Defined Benefit Pension Plans (Topic 960), Defined Contribution Pension Plans (Topic 962), and Health and Welfare Benefit Plans (Topic 965) - I. Fully Benefit-Responsive Investment Contracts; II. Plan Investment Disclosures, and III. Measurement Date Practical Expedient* ("ASU 2015-12"). Part I of the accounting standards update requires fully-benefit responsive investment contracts to be measured, presented, and disclosed only at contract value. Part II of this update requires that investments (both participant-directed and nonparticipant-directed investments) be grouped only by general type, eliminating the need to disaggregate the investments in multiple ways. Part II also eliminates the disclosure of individual investments that represent 5 percent or more of net assets available for benefits and the disclosure of net appreciation or depreciation for investments by general type, requiring only presentation of net appreciation (depreciation) in investments in the aggregate. Additionally, if an investment is measured using the net asset value per share (or its equivalent) practical expedient in Topic 820 and that investment is a fund that files a U.S. Department of Labor Form 5500, as a direct filing entity, disclosure of that investment's strategy is no longer required. Part III of the update permits plans to measure investments and investment-related accounts (e.g., a liability for a pending trade with a broker) 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 amendments in ASU 2015-12 are effective for fiscal years beginning after December 15, 2015, with early application permitted. The amendments within Parts I and II require retrospective application; whereas, the amendments within Part III should be applied prospectively. Management is currently evaluating the impact of the pending adoption of ASU 2015-12 on the Plan's financial statements.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 3 - Information Prepared and Certified by Trustee - Unaudited

The following information included in the accompanying financial statements and supplemental schedule was obtained from data that has been prepared and certified to as complete and accurate by Reliance Trust Company, the Trustee of the Plan (Trustee).

	<u>2014</u>		<u>2013</u>	
Investments				
Units of collective trust fund:				
Fixed Fund	\$ -		\$ 22,140	
Shares of registered investment company funds:				
T. ROWE Price Growth Stock Fund - ADV	1,583,923	*	1,529,139	*
MS Value Fund - A	810,978	*	867,984	*
Invesco Equity & Income Fund - A	427,256	*	587,969	*
Franklin US Government Securities Fund-A	434,183	*	468,425	*
T ROWE Price Retirement 2040 Fund- ADV	307,036	*	282,883	*
Bridgeport Small Cap Value Equity Fund - A	92,430		208,986	
American Funds Cap World Growth and Income Fund	195,254		201,486	
Delaware Mid Cap Growth Fund - A	104,275		178,303	
MS Cash Reserve Fund - R3	128,333		165,164	
MS Utilities Fund - R3	150,585		144,180	
Dreyfus Basic S&P 500 Index Fund-A	141,745		141,690	
Alliance Bernstein Global Bond Fund -A	136,918		138,814	
American Funds Europe Fund-R3	100,348		45,524	
T ROWE Price Retirement 2030 Fund- ADV	127,054		99,137	
T ROWE Price Retirement 2025 Fund- ADV	173,424		92,673	
T ROWE Price Retirement 2010 Fund- ADV	13,824		91,286	
Delaware Emerging Markets Fund - A	39,381		58,734	
American Funds Fundamental IN-R3	110,145		132,660	
T ROWE Price Retirement 2020 Fund- ADV	94,640		33,599	
PIMCO Total Return Fund - A	32,486		20,575	
Culvert Short Duration Income Fund - A	19,727		14,797	
Hartford Inflation Plus Fund- R4	15,916		10,221	
T ROWE Price Retirement 2045 Fund- ADV	8,359		6,765	
T ROWE Price Retirement 2035 Fund- ADV	13,349		5,230	
T ROWE Price Retirement 2050 Fund - ADV	3,945		918	
T ROWE Price Retirement 2015 Fund - ADV	<u>17,562</u>		<u>17</u>	
Total Investments	<u>\$ 5,283,076</u>		<u>\$ 5,549,299</u>	
Notes receivable from participants	<u>\$ 16,525</u>		<u>\$ 66,536</u>	

Investments that represent 5% or more of the Plan's net assets are separately identified with an "***".

During the year ended December 31, 2014, the Plan's investments (including gains and losses on investments bought, sold, and held during the year) in shares of registered investment companies appreciated in value by \$24,456. The Plan's dividend income was \$344,088 and interest from notes receivable from participants was \$1,246.

Investments, in general, are subject to various risks, including credit, interest, and overall market volatility risks. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in values of investment securities will occur in the near term, and such changes could materially affect the amounts reported in the statements of net assets available for benefits.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and 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 under authoritative guidance are described as follows:

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;
- 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 used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for assets measured at fair value. There has been no changes in the methodologies used at December 31, 2014 and 2013 except for the collective trust fund as disclosed in Note 2.

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

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 4 - Fair Value Measurements (cont.)

Collective trust fund: Valued at contract value through December 19, 2013. The collective trust fund invested solely in a money market investment which was valued based on the NAV. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value.

The common collective trust fund's objective is to preserve capital, achieve a competitive level of income over time and maintain a stable unit price although unit value is not guaranteed. Returns are derived from income earned less expenses. Individual investment contracts are held within the portfolio and represent credit obligations of the issuer, units of the portfolio are not guaranteed by the Trustee, the Company, or any federal or state agency. The portfolio includes contracts issued by insurance companies and other financial institutions, fixed income securities, and money market funds.

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

The table below presents the balances of assets measured at fair value on a recurring basis by level within the hierarchy.

	December 31, 2014			
	Total	Level 1	Level 2	Level 3
Registered Investment Companies:				
Money Market Fund	\$ 128,333	\$ 128,333	\$ -	\$ -
Large Value Funds	1,584,074	1,584,074	-	-
Large Growth Funds	1,694,068	1,694,068	-	-
Large Blend Funds	181,126	181,126	-	-
Mid Cap Growth Funds	104,275	104,275	-	-
Small Blend Fund	92,430	92,430	-	-
Fixed Income Funds	639,230	639,230	-	-
Target Date Funds	759,192	759,192	-	-
Foreign Large Blend Funds	<u>100,348</u>	<u>100,348</u>	-	-
Total registered investment companies	<u>5,283,076</u>	<u>5,283,076</u>	-	-
 Total Investments	 <u>\$ 5,283,076</u>	 <u>\$ 5,283,076</u>	 <u>\$ -</u>	 <u>\$ -</u>

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 4 - Fair Value Measurements (cont.)

	December 31, 2013			
	Total	Level 1	Level 2	Level 3
Registered Investment Companies:				
Money Market Fund	\$ 165,164	\$ 165,164	\$ -	\$ -
Large Value Funds	1,801,619	1,801,619	-	-
Large Growth Funds	1,574,663	1,574,663	-	-
Large Blend Funds	200,424	200,424	-	-
Mid Cap Growth Funds	178,303	178,303	-	-
Small Blend Funds	208,986	208,986	-	-
Fixed Income Funds	652,832	652,832	-	-
Target Date Funds	612,508	612,508	-	-
Foreign Large Blend Funds	<u>132,660</u>	<u>132,660</u>	-	-
Total registered investment companies	<u>5,527,159</u>	<u>5,527,159</u>	-	-
Collective Trust Fund:				
Fixed Income Fund (a)	<u>22,140</u>	-	<u>22,140</u>	-
 Total Investments	 <u>\$ 5,549,299</u>	 <u>\$ 5,527,159</u>	 <u>\$ 22,140</u>	 <u>\$ -</u>

Certain investments held by the Plan in the Fixed fund calculate fair value based on NAV. Additional information for this fund is presented below:

	Fair Value at December 31, 2014	Fair Value at December 31, 2013	Unfunded Commitments	Redemption Frequency (If Currently Eligible)	Redemption Notice Period
Fixed income (a)	\$ -	\$ 22,140	None	Daily	None

(a) This class represents investments in an actively managed collective trust fund that invests primarily in investment contracts, such as guaranteed investment contracts issued by insurance companies and other financial institutions and other investment products with similar characteristics. In 2013, the collective trust fund was terminated and underlying investments liquidated and invested in a money market fund held by the collective trust. At year end, there are no unfunded commitments or other redemption restrictions related to the investments.

NOTE 5 - Amount Owed to Participants Withdrawing From the Plan

Amounts owed to participants who have withdrawn from the Plan total approximately \$0 and \$2,422 as of December 31, 2014 and 2013, respectively, and are included in net assets available for benefits.

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 6 - Related Party and Party In Interest

Plan pays administrative fees to MassMutual Retirement Services, LLC. for certain recordkeeping transactions. These fees are included as part of administrative expenses, a deduction from Plan assets for the years ended December 31, 2014 and 2013 and qualify as party in interest transactions. As described in Note 1, asset based fees were also paid to MassMutual Retirement Services, LLC. for recordkeeping services, and qualify as party in interest transactions.

Certain administrative functions of the Plan are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan.

NOTE 7 - Tax Status

The IRS has determined and informed the Company by a letter dated March 31, 2008, that the Plan and related trust are designed in accordance with applicable sections of the IRC. Although the Plan has been amended since receiving the determination letter, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and therefore believes that the Plan is qualified and the related trust is tax exempt.

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

EAST BALT 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013 and for the Year Ended December 31, 2014

NOTE 8 - Subsequent Events

The Plan has evaluated subsequent events through October 12, 2015, which is the date that the financial statements were approved and available to be issued. There were no subsequent events required to be recorded or disclosed in the Plan's financial statements.

Effective January 1, 2015, the Plan has been amended to allow for a safe harbor employer match contribution.

Effective July 1, 2015 the Plan sponsor acquired The New Bakery Company, LLC and its subsidiaries and the New Bakery Transportation Company, LLC. Employees in these companies participated in the Wendy's Company Retirement Plan. Participants were allowed to rollover their full account balance and outstanding loans into the East Balt 401(k) Plan.

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 - Administration of Plan Assets

The Plan's assets are administered under a contract with Reliance Trust Company, the trustee of the Plan. The trustee invests funds received from contributions, investment sales, interest, and dividend income and makes distribution payments to participants.

SUPPLEMENTAL INFORMATION

EAST BALT 401(K) PLAN

SCHEDULE H, LINE 4(I), SCHEDULE OF ASSETS (HELD AT END OF YEAR)

Plan 001

ERIN 39-2015032

As of December 31, 2014

(a)	(B) Identity of Issue, Borrower, Lessor, or Similar Party	(ac) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	MFS Investment Management	Cash Reserve Fund - R3	**	\$ 128,333
	MFS Investment Management	Utilities Fund	**	150,585
	MFS Investment Management	Value Fund - A	**	810,978
	Invesco	Equity and Income Fund	**	427,256
	Alliance Bernstein	Global Bond Fund - A	**	136,918
		Cap World Growth and Income Fund		
	American Funds Company	- R3	**	195,254
	American Funds Company	Fundamental inv's - R3	**	110,145
	American Funds Company	Europe growth - R3	**	100,348
	T. Rowe Price	Growth Stock Fund- Adv	**	1,583,923
	T. Rowe Price	Retirement 2010 Fund- Adv	**	13,824
	T. Rowe Price	Retirement 2015 Fund- Adv	**	17,562
	T. Rowe Price	Retirement 2020 Fund- Adv	**	94,640
	T. Rowe Price	Retirement 2025 Fund- Adv	**	173,424
	T. Rowe Price	Retirement 2030 Fund- Adv	**	127,054
	T. Rowe Price	Retirement 2035 Fund- Adv	**	13,349
	T. Rowe Price	Retirement 2040 Fund- Adv	**	307,036
	T. Rowe Price	Retirement 2045 Fund- Adv	**	8,359
	T. Rowe Price	Retirement 2050 Fund- Adv	**	3,945
	Delaware Investments	Emerging Markets Fund- A	**	39,381
	Delaware Investments	Mid Antigrowth Fund - A	**	104,275
	Franklin Templeton	US Government Securities Fund	**	434,183
	Culvert Investments	Short Duration Income Fund- A	**	19,727
	Hartford Funds	Inflation Plus Fund- R4	**	15,916
		Basic S&P 500 Stock Index Growth		
	Dreyfus	Fund	**	141,745

EAST BALT 401(K) PLAN

SCHEDULE H, LINE 4(I), SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)

Plan 001

EIN 39-2015032

As of December 31, 2014

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Pacific Investment Management Company, LLC	Total Return Fund - A	**	32,486
	Bridgeport Investments	Small Cap Value Equity Fund - A	**	92,430
*	Participant Loans	Maturing through 2022 with interest rate of 4.25%	-0-	<u>16,525</u>
				<u>\$ 5,299,601</u>

* Represents a party-in-interest

** Cost omitted for participant directed investments

This schedule has been prepared based on information certified as complete and accurate by Reliance Trust Company, Trustee.

Fee and Compensation Disclosure Report

This document is intended to assist a plan administrator (“you”) in completing the Form 5500 Schedule C¹ by identifying different types of compensation paid with respect to the product utilized by your plan.

As permitted under the Schedule C rules, compensation is disclosed in the attached report as an actual dollar amount, an estimate or a formula or rate.

- Where an actual dollar amount of compensation is disclosed, no further notation regarding compensation calculations is generally provided.
- Where an estimate of the compensation amount is disclosed, we have used a reasonable method to arrive at the estimate and we have described the method used to arrive at the estimated amount.
- Where a formula or rate is provided to report compensation, we have used a reasonable method to arrive at the estimate and we have described the method used to arrive at the estimated amount. This formula or rate may be disclosed to describe the compensation to which it applies under the Schedule C rules. Alternatively, for purposes of Schedule C disclosure or in connection with your fiduciary review of the compensation paid with respect to the services, products and investment options utilized by the plan, you may calculate and disclose an actual or estimated dollar amount by multiplying the rate by the total assets to which it applies.

Please note that, unless otherwise indicated in the descriptions contained in this report, direct compensation is presented on a plan year basis 01/01/2014 - 12/31/2014 and indirect compensation is presented on a calendar year basis ending 12/31/2014.

This report includes compensation actually paid to or by MassMutual within the indicated plan year as part of your MassMutual-serviced product. *(Note: If the plan year period or plan year end indicated in this Schedule C reporting package is incorrect, please notify your MassMutual customer service representative immediately).* This report does not include amounts deducted from plan assets and paid to third parties (other than MassMutual). In addition, the report does not include compensation related to investments held by the plan that are not serviced on our recordkeeping system. You should contact your other service providers for reportable compensation information. You may also receive information on the compensation reported here from other service providers as is described below.

Please note that we have provided suggested service codes with respect to services provided through our product. Please review all Schedule C and other Form 5500 materials with your experienced benefits counsel and other professionals to determine the most appropriate codes for your plan. In addition, please note that because plans with fewer than 100 participants (as of the beginning of the plan year) are generally not required to file Schedule C, you should refer to the instructions provided by the IRS for Schedule C and/or review the applicability of Schedule C to your plan with your experienced tax/benefits counsel, to determine whether it is necessary for the plan to report the information contemplated by this report.

Please contact your MassMutual Service Team should you require additional information regarding the compensation paid to or by MassMutual with respect to your plan.

Information provided in this document and related materials we provide are not intended to be and shall not be deemed tax advice, tax form preparation services, legal advice, advice to plans regarding compliance with ERISA reporting compliance, or accounting or other professional services. As described above, the information contained in this report may not cover all of the compensation received by the plan’s service providers. We strongly encourage you to review all Schedule C and other Form 5500 materials with experienced benefits counsel and other professionals.

¹Please refer to the Schedule C of the Form 5500 and its instructions (available at: <http://www.dol.gov/ebsa/5500main.html>), and please confer with experienced benefits counsel and other professionals, to determine the applicability of Schedule C to your plan.

FORM 5500 SCHEDULE C REPORT
SCHEDULE C, LINE 2(h) AND LINE 3(e) FORMULA DESCRIPTION

EAST BALT 401(K)PLAN (110512378)

EIN #: 27-5025647

Please note that, unless otherwise indicated in the descriptions contained in this report, direct compensation is presented on a plan year basis 01/01/2014 - 12/31/2014 and indirect compensation is presented on a calendar year basis ending 12/31/2014.

For use with lines 2(h), 3(c), 3(d), 3(e)

Total Direct Compensation Paid **\$350.00**

The total amount identified above reflects all fees deducted from plan assets at the plan administrator's direction for the plan year. Service providers which have received portions of these direct fees are listed below, along with the amount of fees they received. Please note that if there is a discrepancy between the total direct fees reported above and the sum of the direct fees reported below, you should contact your other service providers or your plan records to identify the recipient(s) of the fees and any other information relevant to your Schedule C filing.

Recipient: MassMutual Retirement Services, LLC EIN: 26-1589907

Service Codes: 15, 37, 38, 49, 59, 60, 62, 63, 64, 65, 72, 99, 50 (if direct compensation amount reflected below)

Direct Compensation **\$350.00**

The total amount identified above reflects fees deducted from plan assets at the plan administrator's direction for the 2014 plan year for the above named recipient. Please review other service providers, below, to determine whether direct fees were also paid to them. Also, please review your records to determine whether other service providers may have received any compensation not reported below (e.g., a reimbursement paid to any plan fiduciary, your employee benefits counsel, or a plan auditor).

Note: Due to system accounting protocols (including 'cash basis' accounting), amounts reported as Direct Compensation and amounts reported as paid to MassMutual Retirement Services, LLC ("MMRS") are the net result of aggregating direct compensation after the effects of adjustments processed in 2014, some of which may have pertained to prior years.

Please review the detailed breakdown at the end of the report for further information.

Indirect Compensation

Float compensation	Payor: Reliance Trust Company	EIN: 58-1428634	\$15.99
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This is an estimate based on the average annual rate of float compensation (0.06% for 2014) earned on certain processing bank accounts for the 2014 calendar year multiplied by an estimate of the assets related to uncashed checks.* This estimate does not include float earned for any other reason (e.g., if amounts remitted to MassMutual cannot be immediately invested because they are not in good order). Please review or request a copy of the current float disclosure for more information about the other circumstances in which float is earned.

* A complete listing of distribution checks that remain outstanding for your plan is available on the Retirement Plan Access web site under the Standard Reports section (Report R03998-Outstanding Distribution Checks). Uncashed check assets will continue to remain in a float-earning bank account until such time direction is received from the Plan Sponsor, subject to applicable regulation. The Plan Sponsor should consult with the Plan's/Plan Sponsor's tax advisor or benefits counsel to determine if assets attributable to uncashed checks should be included on the Form 5500 filing.

Non Monetary Compensation

Please note that items of nonmonetary compensation need to be reported for Schedule A or C (Form 5500) purposes if they exceed certain *de minimus* amounts. Transactions generating nonmonetary compensation may include gifts, gratuities, or certain types of in-kind benefits. MassMutual's Code of Conduct generally restricts MassMutual employees from giving to or receiving gifts from customers and/or business partners having a value of over \$100, in any individual situation, without prior approval. However, it is possible that one or more of your service providers for the calendar year, including MassMutual, engaged in transactions generating nonmonetary compensation. Information concerning reportable transactions undertaken between or among non-MassMutual parties may not be available to MassMutual.

Please consult with your legal or tax advisors if you have any questions.

Compensation paid with respect to Funds

<i>Investment Option Name</i>	<i>EIN</i>	<i>Rate of Fees and Payments Received By MassMutual with Respect to the Fund (rates as of 12/31/2014)</i>	<i>Total Fund Annual Operating Expenses (Fund Expense Ratio) (as of 12/31/2014)</i>
AB GLOBAL BOND FUND A	13-4071393	0.55% x assets	0.94%
AMERICAN FUNDS CAP WLD GR&INC-R3	95-1411037	0.65% x assets	1.09%
AMERICAN FUNDS EUROPACIFIC-R3	95-1411037	0.65% x assets	1.14%
AMERICAN FUNDS FUNDAMENTAL IN-R3	22-1557722	0.65% x assets	0.96%
CALVERT SHORT DURATION INCOME-A	52-6228948	0.55% x assets	1.12%
DELAWARE EMERGING MARKETS-A	23-2651520	0.55% x assets	1.71%
DELAWARE SMID CAP GROWTH-A	23-2369628	0.55% x assets	1.19%
DREYFUS BASIC S&P 500 INDEX FD-A	13-4024319	0.13% x assets	0.21%
FIXED FUND	23-2177800	0.00% x assets	1.49%
FRANKLIN US GOVT SECURITIES FD-A	13-2573775	0.25% x assets plus \$16/participant	0.73%
HARTFORD INFLATION PLUS-R4	22-2937447	0.65% x assets	0.91%
INVESCO EQUITY & INCOME-A	76-0343427	0.55% x assets	0.81%
MFS U.S. GOVERNMENT CASH RES R3	04-3158862	0.15% x assets	0.90%
MFS UTILITIES FUND-R3	04-3158862	0.63% x assets	1.01%
MFS VALUE FUND-A	04-3158862	0.63% x assets	0.90%
PIMCO TOTAL RETURN FUND-A	95-2632339	0.40% x assets	0.85%
RIDGEWORTH SMALL CP VLU EQTY-A	23-2678674	0.75% x assets	1.50%
T ROWE PRICE RETIREMENT 2010-ADV	52-1151266	0.40% x assets	0.84%
T ROWE PRICE RETIREMENT 2015-ADV	52-1151266	0.40% x assets	0.88%
T ROWE PRICE RETIREMENT 2020-ADV	52-1151266	0.40% x assets	0.92%
T ROWE PRICE RETIREMENT 2025-ADV	52-1151266	0.40% x assets	0.95%
T ROWE PRICE RETIREMENT 2030 ADV	52-1151266	0.40% x assets	0.98%
T ROWE PRICE RETIREMENT 2035-ADV	52-1151266	0.40% x assets	1.00%
T ROWE PRICE RETIREMENT 2040-ADV	52-1151266	0.40% x assets	1.01%
T ROWE PRICE RETIREMENT 2045-ADV	52-1151266	0.40% x assets	1.01%
T ROWE PRICE RETIREMENT 2050-ADV	52-1151266	0.40% x assets	1.01%
T. ROWE PRICE GROWTH STOCK-ADV	52-0655816	0.40% x assets	0.93%

The list includes any investment option held by the plan on at least one month end during the 2014 calendar year. To arrive at an estimate of the dollar amount that MassMutual received from each fund, multiply the rate of fees received from each fund by your plan's year-end balance (or if the fund was liquidated prior to year end, the balance on the liquidation date) and, if applicable, the per participant fee by the number of participants in the fund at year end (or the liquidation date if earlier). This will be an estimate because your plan's balance and number of participants will vary over the course of the year, so the year-end balance and number of participants may be higher or lower than the daily balance. In addition, these fees are calculated on a daily basis.

** This amount is the sum of the fund's distribution, management and other fees, which are also identified in the fund's prospectus. Please note that some of the funds available through your service contract or arrangement are funds from The Hartford Financial Services Group, Inc.'s proprietary family of mutual funds (The Hartford Mutual Funds). These proprietary mutual funds have contracts for services with companies that are affiliated with Hartford Securities Distribution Company Inc.

The Hartford-affiliated companies that provide these services, and are compensated in connection with those services, are listed below. For more information about these proprietary mutual funds, see the applicable fund prospectus.

Hartford Affiliate	Services	Compensation
Hartford Investment Financial Services, LLC	Principal Underwriter to The Hartford Mutual Funds	As Principal Underwriter paid by the Fund in the form of dealer concessions
Hartford Administrative Services Company	Transfer Agent to The Hartford Mutual Funds	Paid by the Fund in the form of fees for services
HL Investment Advisors, LLC	Investment Manager to The Hartford Mutual Funds	Paid by the Fund in the form of investment advisory fees based on assets under management

Recipient: UBS FINANCIAL SERVICES INC EIN: 13-2638166

Service Codes:

Please contact your Service Provider for the list of applicable services performed and Service Codes.

Direct Compensation **\$0.00**

Our records indicate that this recipient did not receive any Direct Compensation. Please review your records to determine whether this service provider may have received any compensation not reported.

Indirect Compensation

* **Sales commission** Payor: MML Distributors, LLC EIN: 04-3356880 **\$13,122.70**

* *Sales Commissions are reported on a Plan Year basis.*

Non Monetary Compensation

Please note that items of nonmonetary compensation need to be reported for Schedule A or C (Form 5500) purposes if they exceed certain *de minimus* amounts. Transactions generating nonmonetary compensation may include gifts, gratuities, or certain types of in-kind benefits. MassMutual's Code of Ethics and Business Conduct generally restricts MassMutual employees from giving to or receiving gifts from customers and/or business partners having a value of over \$100, in any individual situation, without prior approval. However, it is possible that one or more of your service providers for the 2014 calendar year, including MassMutual, engaged in transactions generating nonmonetary compensation. Information concerning reportable transactions undertaken between or among non-MassMutual parties may not be available to MassMutual.

Please consult with your legal or tax advisors if you have any questions.

Recipient: Morningstar Associates, LLC EIN: 36-4317381

Service Code: 49

Indirect Compensation

"Managed by You" services fee Payor: Massachusetts Mutual Life Insurance Company EIN: 04-1590850 **\$16.36**

This is an estimate determined by dividing a flat annual fee paid to Morningstar by the number of plans to whom this feature is made available.

Recipient: Reliance Trust Company EIN: 58-1428634

Indirect Compensation

Custodial Fee **\$131.79**
Service Codes: 19, 25, 99

Payors: Massachusetts Mutual Life Insurance Company EIN: 04-1590850
MassMutual Retirement Services, LLC EIN: 26-1589907

This is an estimate determined by dividing a flat annual fee paid to Reliance Trust Company by the number of plans to whom this feature is made available.

Direct Revenue Detail

Recipient: *MassMutual Retirement Services, LLC*

<u>Fee Description</u>	<u>Dollar Amount</u>
Loan Set-up Fee	\$150.00
Loan Administration Fee	\$200.00
Total Direct Revenue:	<hr/> \$350.00
Grand Total Direct Fees:	<hr/> \$350.00