

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>OMNI EYE SPECIALISTS 401(K) PROFIT SHARING PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1999</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>01/01/1999</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>01/01/1999</u>					
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>OMNI EYE SPECIALISTS</u> <u>485 ROUTE 1 SOUTH, BUILDING A</u> <u>METROPOLITAN CORPORATE CENTER</u> <u>ISELIN, NJ 08830</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>22-3587595</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>732-750-0400</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>621111</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>22-3587595</u>	2c Plan Sponsor's telephone number <u>732-750-0400</u>	2d Business code (see instructions) <u>621111</u>	
2b Employer Identification Number (EIN) <u>22-3587595</u>					
2c Plan Sponsor's telephone number <u>732-750-0400</u>					
2d Business code (see instructions) <u>621111</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.		
	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) <u>PLANNED RETIREMENT CONSULTANTS</u> <u>AND ADMINISTRATORS</u> <u>P.O. BOX 5126</u> <u>RIDGEWOOD, NJ 07451-5126</u>			Preparer's telephone number (optional) <u>201-447-6010</u>

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	5 146
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) 108
a(2) Total number of active participants at the end of the plan year	6a(2) 128
b Retired or separated participants receiving benefits	6b 1
c Other retired or separated participants entitled to future benefits.....	6c 42
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 171
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e 0
f Total. Add lines 6d and 6e	6f 171
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g 167
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h 10
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2A 2E 2F 2H 2J 2K 2S 2T	
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ <u>1</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2014 This Form is Open to Public Inspection
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014	
A Name of plan OMNI EYE SPECIALISTS 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 OMNI EYE SPECIALISTS	D Employer Identification Number (EIN) 22-3587595

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

(a) Name of insurance carrier TRANSAMERICA LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
39-0989781	86231	804324	167	01/01/2014	12/31/2014

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).
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(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end.....	4	
5 Current value of plan's interest under this contract in separate accounts at year end	5	6834987

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

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

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

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

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☒ other ▶ STABLE VALUE FUND

b Balance at the end of the previous year.....	7b	430234
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c Additions: (1) Contributions deposited during the year.....	7c(1)	148544	
(2) Dividends and credits	7c(2)	0	
(3) Interest credited during the year	7c(3)	3988	
(4) Transferred from separate account.....	7c(4)	21530	
(5) Other (specify below)	7c(5)	38233	
▶ LOAN REPAYMENTS, EBA CREDIT, INTEREST DEPOSIT			

(6) Total additions.....	7c(6)	212295
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d Total of balance and additions (add lines 7b and 7c(6))	7d	642529
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	2766
(2) Administration charge made by carrier	7e(2)	240
(3) Transferred to separate account.....	7e(3)	25817
(4) Other (specify below)	7e(4)	17457

▶ PARTICIPANT LOANS, FEES

(5) Total deductions.....	7e(5)	46280
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f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	596249
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Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs ▶

Part IV Provision of Information

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

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

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

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

A Name of plan <u>OMNI EYE SPECIALISTS 401(K) PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>OMNI EYE SPECIALISTS</u>	D Employer Identification Number (EIN) <u>22-3587595</u>

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

39-0989781

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

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

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

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

COMMONWEALTH FINANCIAL NETWORK

04-2675571

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	INVESTMENT ADVISORY PLAN	17052	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

PLANNED RETIREMENT CONSULTANTS

AND ADMINISTRATORS
P.O. BOX 5126
RIDGEWOOD, NJ 07451-5126

22-2116608

(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 64	RECORDKEEPER	1950	Yes ☒ No ☐	Yes ☒ No ☐		Yes ☐ No ☒

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

TRANSAMERICA LIFE INSURANCE COMPANY

39-0989781

(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 52 62 64 67	RECORDKEEPER	1163	Yes ☒ No ☐	Yes ☒ No ☐		Yes ☐ No ☒

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
PLANNED RETIREMENT CONSULTANTS	15 37 64	1590
(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.	
TRANSAMERICA LIFE INSURANCE COMPANY 39-0989781		
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection.
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan <u>OMNI EYE SPECIALISTS 401(K) PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>OMNI EYE SPECIALISTS</u>	D Employer Identification Number (EIN) <u>22-3587595</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>SSGA S&P MIDCAP INDEX</u>				
b Name of sponsor of entity listed in (a): <u>TRANSAMERICA LIFE INSURANCE COMPANY</u>				
c EIN-PN <u>39-0989781-036</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>377923</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>SSGA US BOND INDEX</u>				
b Name of sponsor of entity listed in (a): <u>TRANSAMERICA LIFE INSURANCE COMPANY</u>				
c EIN-PN <u>39-0989781-037</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>458911</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>VANGUARD TARGET RETIREMENT INCOME</u>				
b Name of sponsor of entity listed in (a): <u>TRANSAMERICA LIFE INSURANCE COMPANY</u>				
c EIN-PN <u>39-0989781-047</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>5921</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>VANGUARD TARGET RETIREMENT 2015</u>				
b Name of sponsor of entity listed in (a): <u>TRANSAMERICA LIFE INSURANCE COMPANY</u>				
c EIN-PN <u>39-0989781-048</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>79835</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>VANGUARD TARGET RETIREMENT 2025</u>				
b Name of sponsor of entity listed in (a): <u>TRANSAMERICA LIFE INSURANCE COMPANY</u>				
c EIN-PN <u>39-0989781-049</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>92514</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>VANGUARD TARGET RETIREMENT 2035</u>				
b Name of sponsor of entity listed in (a): <u>TRANSAMERICA LIFE INSURANCE COMPANY</u>				
c EIN-PN <u>39-0989781-050</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>303625</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>VANGUARD TARGET RETIREMENT 2045</u>				
b Name of sponsor of entity listed in (a): <u>TRANSAMERICA LIFE INSURANCE COMPANY</u>				
c EIN-PN <u>39-0989781-051</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>149088</u>		

a Name of MTIA, CCT, PSA, or 103-12 IE: LOOMIS SAYLES INVESTMENT GRADE BOND		
b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY		
c EIN-PN 39-0989781-086	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 97562
a Name of MTIA, CCT, PSA, or 103-12 IE: OPPENHEIMER MAIN ST SMALL & MID CAP		
b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY		
c EIN-PN 39-0989781-090	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 310817
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD SMALLCAP GROWTH INDEX		
b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY		
c EIN-PN 39-0989781-106	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5593
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD SMALLCAP VALUE INDEX		
b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY		
c EIN-PN 39-0989781-108	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 238285
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2010		
b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY		
c EIN-PN 39-0989781-109	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 61657
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2020		
b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY		
c EIN-PN 39-0989781-110	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 95208
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2030		
b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY		
c EIN-PN 39-0989781-111	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 167613
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2040		
b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY		
c EIN-PN 39-0989781-112	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 143325
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2050		
b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY		
c EIN-PN 39-0989781-113	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 149919
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TOTAL STOCK MARKET INDEX		
b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY		
c EIN-PN 39-0989781-114	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1095677

a Name of MTIA, CCT, PSA, or 103-12 IE: FIRST EAGLE OVERSEAS		
b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY		
c EIN-PN 39-0989781-291	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 21833
a Name of MTIA, CCT, PSA, or 103-12 IE: MFS MASSACHUSETTS INVESTORS		
b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY		
c EIN-PN 39-0989781-470	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 104975
a Name of MTIA, CCT, PSA, or 103-12 IE: DFA INFLATION PROTECTED SECURITIES		
b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY		
c EIN-PN 39-0989781-526	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 263179
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIREMENT 2055		
b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY		
c EIN-PN 39-0989781-505	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 28981
a Name of MTIA, CCT, PSA, or 103-12 IE: OAKMARK INTERNATIONAL		
b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY		
c EIN-PN 39-0989781-539	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 271113
a Name of MTIA, CCT, PSA, or 103-12 IE: WELLS FARGO ADVANTAGE DISCOVERY		
b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY		
c EIN-PN 39-0989781-546	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 566556
a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY STRATEGIC DIVIDEND & INCOM		
b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY		
c EIN-PN 39-0989781-577	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 178497
a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO AMERICAN VALUE		
b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY		
c EIN-PN 39-0989781-580	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 486973
a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO COMSTOCK		
b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY		
c EIN-PN 39-0989781-581	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 330088
a Name of MTIA, CCT, PSA, or 103-12 IE: T ROWE PRICE GROWTH STOCK		
b Name of sponsor of entity listed in (a): TRANSAMERICA LIFE INSURANCE COMPANY		
c EIN-PN 39-0989781-606	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 749320

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

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

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

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>OMNI EYE SPECIALISTS 401(K) PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>OMNI EYE SPECIALISTS</u>	D Employer Identification Number (EIN) <u>22-3587595</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)	3967	4197
(2) Participant contributions	1b(2)	10735	11115
(3) Other.....	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	109956	0
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common.....	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property).....	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans.....	1c(8)	167469	136332
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	4503180	6834987
(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)	1516335	
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	430232	596250
(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	6741874	7582881

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		

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	6741874	7582881
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	114494	
(B) Participants	2a(1)(B)	410527	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		525021
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)	7615	
(F) Other	2b(1)(F)	3988	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		11603
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(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)		

		(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)		393369
(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)		46876
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		976869

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	115972	
(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)		115972
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)	19890	
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		19890
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		135862

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		841007
l Transfers of assets:			
(1) To this plan.....	2l(1)		0
(2) From this plan.....	2l(2)		0

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: MAHON MCKENZIE & COLSON CPAS, LLC

(2) EIN: 46-3729406

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

	Yes	No	Amount
4a		X	
4b		X	

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

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

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

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

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

Part V Trust Information (optional)

6a Name of trust	6b Trust's EIN

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection.
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan <u>OMNI EYE SPECIALISTS 401(K) PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>OMNI EYE SPECIALISTS</u>	D Employer Identification Number (EIN) <u>22-3587595</u>

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>06-1050034</u> <u>39-0989781</u>	
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3

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

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
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Part IV	ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?.....	☐ Yes	☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2014 and 2013

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN

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MAHON MCKENZIE & COLSON CPAs, LLC
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITORS' REPORT

To the Board of Trustees of
Omni Eye Specialists
401(K) Profit Sharing Plan
Iselin, New Jersey

Report on the Financial Statements

We were engaged to audit the financial statements of Omni Eye Specialists 401(k) Profit Sharing Plan, which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013 and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

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 of Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 9, which was certified by Transamerica Life Insurance Company, the custodian of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the custodian as of and for the years ended December 31, 2014 and 2013, that the information provided to the plan administrator by the custodian is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis of 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 express an opinion on these financial statements.

Other Matter

The supplemental schedules of Assets for Investment Purposes and Reportable 5% Transactions as of and for the year ended December 31, 2014, are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedules referred to above.

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

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


MAHON MCKENZIE & COLSON CPAs, LLC

October 12, 2015

2444 State Highway 34
Manasquan, NJ 08736

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN

Statements of Net Assets Available for Benefits

December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
Assets:		
Cash	\$ -	\$ -
Investments, at fair value	7,418,640	6,554,734
Employer's contributions receivable	4,197	3,967
Employees' contributions receivable	11,115	10,735
Participant loans receivable	<u>136,332</u>	<u>167,469</u>
Total Assets	<u>7,570,284</u>	<u>6,736,905</u>
Net Assets Reflecting Investments at Fair Value	7,570,284	6,736,905
Adjustment from fair value to contract value for fully benefit-responsive investment contract	<u>12,597</u>	<u>4,969</u>
Net Assets Available For Benefits	<u><u>\$ 7,582,881</u></u>	<u><u>\$ 6,741,874</u></u>

See accompanying notes.

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN

Statements of Changes in Net Assets Available for Benefits

For the Years Ended December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
Additions To Net Assets Attributed To:		
Investment Income:		
Net appreciation in fair value of investments	\$ 440,245	\$ 1,115,200
Interest income	11,603	6,955
Dividends	-	55,141
	<u>451,848</u>	<u>1,177,296</u>
Less: Investment expenses	<u>19,890</u>	<u>14,256</u>
	431,958	1,163,040
Contributions:		
Employer	114,494	156,909
Employee	410,527	414,531
	<u>525,021</u>	<u>571,440</u>
Total Additions	956,979	1,734,480
Deductions From Net Assets Attributed To:		
Benefits paid to participants	<u>115,972</u>	<u>253,778</u>
Total Deductions	<u>115,972</u>	<u>253,778</u>
Net Increase in Assets	841,007	1,480,702
Net Assets Available for Benefits - Beginning of year	<u>6,741,874</u>	<u>5,261,172</u>
Net Assets Available for Benefits - End of year	<u><u>\$ 7,582,881</u></u>	<u><u>\$ 6,741,874</u></u>

See accompanying notes.

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2014 and 2013

Note 1 – Summary of Significant Accounting Policies

Basis of Accounting

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

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

Basis of Presentation

The Plan's financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America and follow the recommendations of the American Institute of Certified Public Accountants contained in the Industry Audit Guide, *Audits of Employee Benefit Plans*.

Estimates

The preparation of the Plan's financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make significant estimates and assumptions that affect the reported amounts and disclosures of net assets available for benefits at the date of the financial statements and changes in net assets available for benefits during the reporting period. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments in mutual funds and shares of registered investment companies are valued at quoted market price, as determined and certified by the Plan's custodian, Transamerica Life Insurance Company, on the last business day of the respective calendar year (see Note 9). In the Statements of Net Assets Available for Benefits the investment in the insurance contract is adjusted to its contract value for both 2014 and 2013.

Purchases and sales 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 (Depreciation)

The Plan presents in the Statements of Changes in Net Assets Available for Benefits the net appreciation (depreciation) in the fair value of investments that consists of unrealized appreciation (depreciation) of the underlying mutual funds and realized gains and losses on sales of all investments. This amount does not include any market value adjustment for the investment in the insurance contract.

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2014 and 2013

Note 1 – Summary of Significant Accounting Policies (continued)

Payment of Benefits

Benefits are recorded when paid.

Plan Expenses

The Plan permits the payment of Plan expenses to be made from the Plan's assets. The method of allocating Plan expenses depends on the nature of the expense but generally will be allocated either proportionately based on the value of account balances or as an equal dollar amount based on the number of participants.

Date of Management's Subsequent Event Review

Subsequent events were evaluated by management through October 12, 2015, which is the date the financial statements were available to be issued.

Participant Loans Receivable

Loans to participants are reported at their unpaid principal balances plus any accrued but unpaid interest.

Note 2 – Plan Description

The following description of the Plan provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all full-time employees of Omni Eye Specialists. The Plan allows other employers to adopt its provisions and the following Employers have adopted the Plan: Omni Eye Surgery of NY, Omni Ophthalmic Management Consultant LLC, New Jersey Center for Cornea and Refractive Surgery and Essex Specialized Surgical Institute. Thus, when reference is made to "The Company", it will include all employers. Employees who have reached the age of twenty-one are eligible to participate on the first of the month following the completion of three month of service, effective January 1, 1999. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Contributions

Participants that elect to contribute to the plan are permitted to reduce their total compensation by either a percentage or dollar amount but cannot exceed the maximum annual amount allowed by the Internal Revenue Service. The Company will contribute for each participant a matching contribution equal to fifty percent of the participant's elective deferral up to six percent, however additional limits apply to the matching percentage. Each year the Company may also make an additional discretionary profit sharing contribution to each participant's account. The profit sharing contribution is allocated among all Plan participants who are still employed by the Company at year-end and who have completed a year of service. For the years ended December 31, 2014 and 2013 the Company did not make a profit sharing contribution.

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2014 and 2013

Note 2 – Plan Description (continued)

Participants' Accounts

The Company has adopted a Defined Contribution Plan through Planned Retirement Consultants and Administrators. The Plan assets are invested in securities offered through Transamerica Life Insurance Company. Participants direct the investment of their contributions and the employer's contributions into various investment options offered by the Plan. Participants may change their investment options at any time. There are currently twenty eight different funds from which the participant may select. They are as follows:

Transamerica	SSgA S&P Mid Cap Index
Transamerica	SSgA U.S. Bond Index
Transamerica	Vanguard Target Retirement
Transamerica	Vanguard Target Ret 2010
Transamerica	Vanguard Target Ret 2015
Transamerica	Vanguard Target Ret 2020
Transamerica	Vanguard Target Ret 2025
Transamerica	Vanguard Target Ret 2030
Transamerica	Vanguard Target Ret 2035
Transamerica	Vanguard Target Ret 2040
Transamerica	Vanguard Target Ret 2045
Transamerica	Vanguard Target Ret 2050
Transamerica	Vanguard Target Ret 2055
Transamerica	Vanguard Total Stock Market Ind
Transamerica	Vanguard Small-Cap Value Index
Transamerica	Vanguard Small-Cap Growth Index
Transamerica	Loomis Sayles Inv Grade Bond
Transamerica	Oppenheimer Main Street MidCap
Transamerica	First Eagle Overseas
Transamerica	MFS Massachusetts Investors
Transamerica	DFA Inflation-Protected Port.
Transamerica	Oakmark International
Transamerica	Wells Fargo Adv Discovery
Transamerica	Fidelity Strategic Div & Inc
Transamerica	Invesco American Value
Transamerica	Invesco Comstock
Transamerica	T. Rowe Price Growth Stock
Transamerica	Transamerica Stable Value Core

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2014 and 2013

Note 2 – Plan Description (continued)

Participants' Accounts

Each of the funds' earnings, net of related expenses, is credited to each participant's account based on his/her balance in relation to the aggregate balance of that fund.

Benefits

Any participant who incurs a service break for any reason except retirement, death or total and permanent disability shall be entitled to receive as soon as administratively feasible after date of separation one hundred percent of his/her vested account balance. Retirees and deceased employee beneficiaries receive their benefits in lump sum distributions.

Vesting

Participants are immediately 100% vested in their Elective, Catch-Up and Rollover contributions. The graded vesting schedule for the Employer's Matching and Profit Sharing contribution is as follows:

<u>Years of Service</u>	<u>Percentage Vested</u>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Forfeitures

Participants who terminate employment and are less than 100% vested in the employer contribution portion of their accounts forfeit the non-vested portion of their account. The forfeiture amount remains in the Plan and will be allocated to pay administrative expenses first and then to reduce any employer contributions.

Participant Loans

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 account balance. The loans are secured by the balance in the participant's account and bears interest at 2% above prime rate and is fixed for the duration of the loan. Principal and interest is paid ratably through payroll deductions.

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2014 and 2013

Note 3 - Fair Value Measurements

The Plan's investments are reported at fair value in the accompanying statements of net assets available for benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

SFAS No. 157, *Fair Value Measurements*, establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, Level 2 inputs consist of observable inputs other than quoted prices for identical assets, and Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. No Level 2 inputs were available to the Plan, and Level 3 inputs were only used when Level 1 or Level 2 inputs were not available.

Level 1 Fair Value Measurement

The fair values of mutual funds are based on quoted market prices.

Level 3 Fair Value Measurement

The investment contract with the insurance company is not actively traded and significant other observable inputs are not available. The fair value of the investment contract was provided by Transamerica Life Insurance Company.

The fair value of participant loans is equal to the amortized cost of the loans which approximates fair value. The loans are secured by each respective participant's account balance.

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

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2014 and 2013

Note 3 - Fair Value Measurements (continued)

		Fair Value Measurements At Reporting Date Using:		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
	<u>Fair Value</u>			
<u>December 31, 2014:</u>				
Mutual Funds:				
Growth	\$ 1,277,686	\$ 1,277,686	\$ -	\$ -
Stocks:				
Growth	1,321,466	1,321,466	-	-
Blended	2,182,338	2,182,338	-	-
Value	1,233,845	1,233,845	-	-
Corporate Bond	556,473	556,473	-	-
Government Bond	263,179	263,179	-	-
Investment Contract with Insurance				
Company	583,653			583,653
Participant Loans Receivable	<u>136,332</u>	<u>-</u>	<u>-</u>	<u>136,332</u>
Total Assets at Fair Value	<u>\$ 7,554,972</u>	<u>\$ 6,834,987</u>	<u>\$ -</u>	<u>\$ 719,985</u>
<u>December 31, 2013:</u>				
Mutual Funds:				
Growth	\$ 1,411,905	\$ 1,411,905	\$ -	\$ -
Blended	463,912	463,912	-	-
Value	183,699	183,699	-	-
Fixed	109,956	109,956	-	-
Stocks:				
Growth	721,225	721,225	-	-
Blended	1,390,760	1,390,760	-	-
Value	893,343	893,343	-	-
Indexed Trust	421,319	421,319	-	-
Corporate Bond	284,323	284,323	-	-
Government Bond	249,028	249,028	-	-
Investment Contract with Insurance				
Company	425,264			425,264
Participant Loans Receivable	<u>167,469</u>	<u>-</u>	<u>-</u>	<u>167,469</u>
Total Assets at Fair Value	<u>\$ 6,722,203</u>	<u>\$ 6,129,470</u>	<u>\$ -</u>	<u>\$ 592,733</u>

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2014 and 2013

Note 3 - Fair Value Measurements (continued)

The following tables reconcile the beginning and ending balances of the fair value measurements using significant unobservable inputs (Level 3) of the investment contract with insurance company and participant loans for the years ended December 31, 2014 and 2013:

	<u>2014</u>	<u>2013</u>
<u>Investment Contract with Insurance Company:</u>		
Beginning Balance	\$ 425,264	\$ -
Total gains or losses included in changes in net assets available for benefits		
Changes in unrealized market value gains and losses	3,987	1,898
Purchases, issuances, sales and settlements	<u>154,402</u>	<u>423,366</u>
Ending Balance	\$ <u>583,653</u>	\$ <u>425,264</u>
<u>Participant Loans:</u>		
Beginning balance	\$ 167,469	\$ 86,852
New loans, repayments-net	<u>(31,137)</u>	<u>80,617</u>
Ending Balance	\$ <u>136,332</u>	\$ <u>167,469</u>

Note 4 – Investments

Investments in mutual funds at fair value and insurance contract at contract value that exceed 5% (five percent) of total net assets available for benefits as of December 31, 2014 and there respective values at December 31, 2013 are summarized as follows:

	<u>2014</u>	<u>2013</u>
Transamerica-SSgA U.S. Bonds Index	\$ 458,911	\$ 250,724
Transamerica-Vanguard Total Stock Market Ind	1,095,677	668,166
Transamerica-Wells Fargo Adv Discovery	566,557	317,513
Transamerica-Invesco American Value	486,973	349,163
Transamerica-T. Rowe Price Growth Stock	749,317	401,593
Transamerica-Stable Value Core	596,250	430,233

During 2014, the Plan's investments in mutual funds (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by \$440,245.

Note 5- Investment Contract with Insurance Company

The Plan has entered into a benefit-responsive annuity investment contract with Transamerica Life Insurance Company (TLIC) through the Transamerica Stable Value Core Option. The Transamerica Stable Value Core Option is an investment choice held by the general account of TLIC. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2014 and 2013

Note 5- Investment Contract with Insurance Company (continued)

Because the investment contract is fully benefit-responsive, contract value is the relevant measurement attribute for the portion of the net assets available for benefits attributable to the investment contract. The investment contract is presented on the face of the statement of net assets available for benefits at fair value with an adjustment to contract value in arriving at net assets available for benefits. Contract value, as reported to the Plan by TLIC, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The fair value of the investment contract at December 31, 2014 and 2013, was \$583,653 and \$425,264, respectively.

Certain events limit the Plan's ability to transact at contract value with Transamerica Life Insurance Company. Such events include the follow: (a) amendments to the plan documents, (b) changes to the plan's investment options, (c) bankruptcy of the plan sponsor or other plan sponsor events that cause a significant withdrawal from the plan, or (d) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The Plan administrator does not believe that any events that would limit the Plan's ability to transact at contract value with Plan participants are probable or occurring.

The insurance contract does not have a scheduled maturity date. Changes may be made at any time by written mutual agreement of the Plan and Transamerica Life Insurance Company.

	<u>2014</u>	<u>2013</u>
Average yields	.80%	.80%

Note 6 – Tax Status

The Company submitted a Corbel Volume Submitter document to the Internal Revenue Service and received an opinion letter dated March 31, 2008 granting approval of the "form of the plan" under section 401 of the Internal Revenue Code. Although the opinion letter is not a ruling or a determination, it provides assurance that the plan may rely on the opinion with respect to the qualifications of the Plan under IRS code section 401(a). The company will be submitting the required documents to the IRS for a favorable determination. The Plan trustees believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

OMNI EYE SPECIALISTS
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Notes to Financial Statements

December 31, 2014 and 2013

Note 6 – Tax Status (continued)

United States Generally Accepted Accounting Principles require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2011.

Note 7 – Plan Termination

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

Note 8 – Related Party Transaction

Certain Plan investments are shares of mutual and money market funds managed by Transamerica Life Insurance Company. Transamerica is the Plan's custodian and therefore, these transactions qualify as exempt party-in-interest under the Department of Labor's rules and regulations.

Note 9 – Information Prepared and Certified by Plan Custodian (Unaudited)

The following information included in the financial statements as of December 31, 2014 and 2013 and the years then ended is unaudited and was certified by the custodian as complete and accurate in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- Investments at fair value
- Interest and dividend income
- Net appreciation (depreciation) in fair value of investments
- Contract Value of Investment in Insurance Contract

Note 10 – Risks and Uncertainties

The Plan provides various investment options for the participants. The underlying investments of these options are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment options and the level of uncertainty related to changes in the value of investments, it is at least reasonably possible that changes in risks in the

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2014 and 2013

Note 10 – Risks and Uncertain (continued)

near term would materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits and the Statements of Changes in Net Assets Available for Benefits.

Note 11 – Employer Contributions

Under the Plan's provisions forfeiture amounts remain in the Plan and the Plan Sponsor may utilize the forfeitures to reduce any employer contributions. During the year-ended December 31, 2014 the Plan Sponsor used the Plan's forfeiture amounts, totaling \$35,293, to reduce the 2014 employer contribution from \$149,787 to \$114,494.

Note 12 – Reconciliation to Form 5500

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

	<u>2014</u>	<u>2013</u>
Net assets available for benefits per the financial statements	\$ 7,582,881	\$ 6,741,874
Less: Amounts allocated to withdrawing participants	<u> -</u>	<u> -</u>
Net assets available for benefits per Schedule H of Form 5500	\$ <u>7,582,881</u>	\$ <u>6,741,874</u>

The following is a reconciliation of benefits paid to participants per the financial statements to Schedule H of Form 5500 for the year ended December 31, 2014 and 2013:

	<u>2014</u>	<u>2013</u>
Benefits paid to participants per the financial statements	\$ 115,972	\$ 253,778
Add: Amounts allocated to withdrawing participants at December 31, 2014 and 2013	<u> -</u>	<u> -</u>
Less: Amounts allocated to withdrawing participants at December 31, 2013 and 2012	<u> -</u>	<u> -</u>
Benefits paid to participants per Schedule H of Form 5500	\$ <u>115,972</u>	\$ <u>253,778</u>

Amounts allocated to withdrawing participants are recorded on Schedule H of Form 5500 for benefit claims that have been processed and approved for payment prior to December 31, 2014 and 2013 but not yet paid as of that date.

SUPPLEMENTARY INFORMATION

(See independent auditors' report)

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN
PLAN #001 - EIN 22-3587595

Schedule 1 - Form 5500 "Schedule H, Line 4i - Schedule of Assets
(Held at End of Year)" for Investment Purposes

December 31, 2014

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost (1)	Current (Fair) Value
*	Transamerica	7,549.1965 shs- SSgA S&P Mid Cap Index		\$ 377,923
*	Transamerica	20,648.7101 shs- SSgA U.S. Bond Index		458,911
*	Transamerica	347.4779 shs- Vanguard Target Retirement		5,921
*	Transamerica	3,995.2404 shs- Vanguard Target Ret 2010		61,657
*	Transamerica	4,258.4011 shs- Vanguard Target Ret 2015		79,835
*	Transamerica	5,915.0713 shs- Vanguard Target Ret 2020		95,208
*	Transamerica	4,722.7287 shs- Vanguard Target Ret 2025		92,514
*	Transamerica	10,322.2012 shs- Vanguard Target Ret 2030		167,613
*	Transamerica	14,600.8388 shs- Vanguard Target Ret 2035		303,625
*	Transamerica	8,649.3538 shs- Vanguard Target Ret 2040		143,325
*	Transamerica	6,868.3972 shs- Vanguard Target Ret 2045		149,088
*	Transamerica	9,005.6339 shs- Vanguard Target Ret 2050		149,919
*	Transamerica	2,092.8364 shs- Vanguard Target Ret 2055		28,981
*	Transamerica	16,042.7408 shs- Vanguard Total Stock Market Ind		1,095,677
*	Transamerica	6,628.0551 shs- Vanguard Small-Cap Value Index		238,285
*	Transamerica	159.1377 shs- Vanguard Small-Cap Growth Index		5,592
*	Transamerica	2,570.7050 shs- Loomis Sayles Inv Grade Bond		97,562
*	Transamerica	6,099.4299 shs- Oppenheimer Main Street MidCap		310,817
*	Transamerica	248.0075 shs- First Eagle Overseas		21,833
*	Transamerica	5,574.8953 shs- MFS Massachusetts Investors		104,975
*	Transamerica	18,655.6569 shs- DFA Inflation-Protected Port.		263,179
Sub-Total				4,252,440

(1) In accordance with the Instructions for Schedule H (Form 5500) the "column (d) cost information for the Schedule of Assets (Held at End of Year) may be omitted when reporting investments of an individual account plan that a participant or beneficiary directed with respect to assets allocated to his or her account (including a negative election authorized under the terms of the plan).

See accompanying notes.

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN
PLAN #001 - EIN 22-3587595

Schedule 1 - Form 5500 "Schedule H, Line 4i - Schedule of Assets
(Held at End of Year)" for Investment Purposes

December 31, 2014

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost (1)	Current (Fair) Value
Continued from page 15				
*	Transamerica	9,247.1161 shs- Oakmark International		271,113
*	Transamerica	15,256.6332 shs- Wells Fargo Adv Discovery		566,557
*	Transamerica	13,186.1744 shs- Fidelity Strategic Div & Inc		178,497
*	Transamerica	30,909.2034 shs- Invesco American Value		486,973
*	Transamerica	20,855.0511 shs- Invesco Comstock		330,090
*	Transamerica	48,351.9277 shs- T. Rowe Price Growth Stock		749,317
	Transamerica	54,265.6811 shs- Transamerica Stable Value Core		583,653
		Participant Loans - Interest Rate 5.25%		136,332
		Sub-Total		3,302,532
		Total		\$ 7,554,972

(1) In accordance with the Instructions for Schedule H (Form 5500) the "column (d) cost information for the Schedule of Assets (Held at End of Year) may be omitted when reporting investments of an individual account plan that a participant or beneficiary directed with respect to assets allocated to his or her account (including a negative election authorized under the terms of the plan).

See accompanying notes.

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN
PLAN #001 - EIN 22-3587595

Schedule 2 - Form 5500 - "Schedule H, Line 4j - Schedule of Reportable Transactions" - 5% Transactions

For the Year Ended December 31, 2014

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
-	Ishares Unit Trust	-	\$ 421,319	-	-	\$ 421,319	\$ 421,319	-

See accompanying notes.

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 2014 This Form is Open to Public Inspection
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Part I Annual Report Identification Information	
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>	
A This return/report is for:	☐ a multiemployer plan; ☐ a multiple-employer plan (Filers checking this box 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 Omni Eye Specialists 401(k) Profit Sharing Plan	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;">001</td> </tr> <tr> <td colspan="2">1c Effective date of plan 01/01/1999</td> </tr> </table>	1b Three-digit plan number (PN) ▶	001	1c Effective date of plan 01/01/1999	
1b Three-digit plan number (PN) ▶	001				
1c Effective date of plan 01/01/1999					
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) Omni Eye Specialists 485 Route 1 South, Building A Metropolitan Corporate Center US Iselin NJ 08830	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) 22-3587595</td> </tr> <tr> <td>2c Plan Sponsor's telephone number (732) 750-0400</td> </tr> <tr> <td>2d Business code (see instructions) 621111</td> </tr> </table>	2b Employer Identification Number (EIN) 22-3587595	2c Plan Sponsor's telephone number (732) 750-0400	2d Business code (see instructions) 621111	
2b Employer Identification Number (EIN) 22-3587595					
2c Plan Sponsor's telephone number (732) 750-0400					
2d Business code (see instructions) 621111					

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		<u>6-25-15</u>	Christopher Quinn
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE		<u>6-29-15</u>	Christopher Quinn
	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) Planned Retirement Consultants and Administrators P.O. Box 5126 US Ridgewood NJ 07451-5126			Preparer's telephone number (optional) (201) 447-6010

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
3c Administrator's telephone number		(Empty space)	
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:		4b EIN	
a Sponsor's name		4c PN	
5 Total number of participants at the beginning of the plan year		5	146
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)	108
a(2) Total number of active participants at the end of the plan year		6a(2)	128
b Retired or separated participants receiving benefits		6b	1
c Other retired or separated participants entitled to future benefits		6c	42
d Subtotal. Add lines 6a(2), 6b, and 6c.		6d	171
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits		6e	0
f Total. Add lines 6d and 6e		6f	171
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	167
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	10
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2A 2E 2F 2H 2J 2K 2S 2T			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
Plan funding arrangement (check all that apply)			
9a		9b Plan benefit arrangement (check all that apply)	
(1) ☒ Insurance		(1) ☒ Insurance	
(2) ☐ Code section 412(e)(3) insurance contracts		(2) ☐ Code section 412(e)(3) insurance contracts	
(3) ☒ Trust		(3) ☒ Trust	
(4) ☐ General assets of the sponsor		(4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules		b General Schedules	
(1) ☒ R (Retirement Plan Information)		(1) ☒ H (Financial Information)	
(2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary		(2) ☐ I (Financial Information - Small Plan)	
(3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		(3) ☒ 1 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 _____

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN
PLAN #001 - EIN 22-3587595

Schedule 2 - Form 5500 - "Schedule H, Line 4j - Schedule of Reportable Transactions" - 5% Transactions

For the Year Ended December 31, 2014

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
-	Ishares Unit Trust	-	\$ 421,319	-	-	\$ 421,319	\$ 421,319	-

See accompanying notes.

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN
PLAN #001 - EIN 22-3587595

Schedule 1 - Form 5500 "Schedule H, Line 4i - Schedule of Assets
(Held at End of Year)" for Investment Purposes

December 31, 2014

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost (1)	Current (Fair) Value
*	Transamerica	7,549.1965 shs- SSgA S&P Mid Cap Index		\$ 377,923
*	Transamerica	20,648.7101 shs- SSgA U.S. Bond Index		458,911
*	Transamerica	347.4779 shs- Vanguard Target Retirement		5,921
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*	Transamerica	18,655.6569 shs- DFA Inflation-Protected Port.		263,179
Sub-Total				4,252,440

(1) In accordance with the Instructions for Schedule H (Form 5500) the "column (d) cost information for the Schedule of Assets (Held at End of Year) may be omitted when reporting investments of an individual account plan that a participant or beneficiary directed with respect to assets allocated to his or her account (including a negative election authorized under the terms of the plan).

See accompanying notes.

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN
PLAN #001 - EIN 22-3587595

Schedule 1 - Form 5500 "Schedule H, Line 4i - Schedule of Assets
(Held at End of Year)" for Investment Purposes

December 31, 2014

(a)	(b)	(c)	(d)	(e)
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*	Transamerica	30,909.2034 shs- Invesco American Value		486,973
*	Transamerica	20,855.0511 shs- Invesco Comstock		330,090
*	Transamerica	48,351.9277 shs- T. Rowe Price Growth Stock		749,317
	Transamerica	54,265.6811 shs- Transamerica Stable Value Core		583,653
		Participant Loans - Interest Rate 5.25%		136,332
		Sub-Total		3,302,532
		Total		\$ 7,554,972

(1) In accordance with the Instructions for Schedule H (Form 5500) the "column (d) cost information for the Schedule of Assets (Held at End of Year) may be omitted when reporting investments of an individual account plan that a participant or beneficiary directed with respect to assets allocated to his or her account (including a negative election authorized under the terms of the plan).

See accompanying notes.

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN

Statements of Net Assets Available for Benefits

December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
Assets:		
Cash	\$ -	\$ -
Investments, at fair value	7,418,640	6,554,734
Employer's contributions receivable	4,197	3,967
Employees' contributions receivable	11,115	10,735
Participant loans receivable	<u>136,332</u>	<u>167,469</u>
Total Assets	<u>7,570,284</u>	<u>6,736,905</u>
Net Assets Reflecting Investments at Fair Value	7,570,284	6,736,905
Adjustment from fair value to contract value for fully benefit-responsive investment contract	<u>12,597</u>	<u>4,969</u>
Net Assets Available For Benefits	<u><u>\$ 7,582,881</u></u>	<u><u>\$ 6,741,874</u></u>

See accompanying notes.

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN

Statements of Changes in Net Assets Available for Benefits

For the Years Ended December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
Additions To Net Assets Attributed To:		
Investment Income:		
Net appreciation in fair value of investments	\$ 440,245	\$ 1,115,200
Interest income	11,603	6,955
Dividends	-	55,141
	<u>451,848</u>	<u>1,177,296</u>
Less: Investment expenses	<u>19,890</u>	<u>14,256</u>
	431,958	1,163,040
Contributions:		
Employer	114,494	156,909
Employee	410,527	414,531
	<u>525,021</u>	<u>571,440</u>
Total Additions	956,979	1,734,480
Deductions From Net Assets Attributed To:		
Benefits paid to participants	<u>115,972</u>	<u>253,778</u>
Total Deductions	<u>115,972</u>	<u>253,778</u>
Net Increase in Assets	841,007	1,480,702
Net Assets Available for Benefits - Beginning of year	<u>6,741,874</u>	<u>5,261,172</u>
Net Assets Available for Benefits - End of year	<u>\$ 7,582,881</u>	<u>\$ 6,741,874</u>

See accompanying notes.

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2014 and 2013

Note 1 – Summary of Significant Accounting Policies

Basis of Accounting

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

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

Basis of Presentation

The Plan's financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America and follow the recommendations of the American Institute of Certified Public Accountants contained in the Industry Audit Guide, *Audits of Employee Benefit Plans*.

Estimates

The preparation of the Plan's financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make significant estimates and assumptions that affect the reported amounts and disclosures of net assets available for benefits at the date of the financial statements and changes in net assets available for benefits during the reporting period. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments in mutual funds and shares of registered investment companies are valued at quoted market price, as determined and certified by the Plan's custodian, Transamerica Life Insurance Company, on the last business day of the respective calendar year (see Note 9). In the Statements of Net Assets Available for Benefits the investment in the insurance contract is adjusted to its contract value for both 2014 and 2013.

Purchases and sales 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 (Depreciation)

The Plan presents in the Statements of Changes in Net Assets Available for Benefits the net appreciation (depreciation) in the fair value of investments that consists of unrealized appreciation (depreciation) of the underlying mutual funds and realized gains and losses on sales of all investments. This amount does not include any market value adjustment for the investment in the insurance contract.

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2014 and 2013

Note 1 – Summary of Significant Accounting Policies (continued)

Payment of Benefits

Benefits are recorded when paid.

Plan Expenses

The Plan permits the payment of Plan expenses to be made from the Plan's assets. The method of allocating Plan expenses depends on the nature of the expense but generally will be allocated either proportionately based on the value of account balances or as an equal dollar amount based on the number of participants.

Date of Management's Subsequent Event Review

Subsequent events were evaluated by management through October 12, 2015, which is the date the financial statements were available to be issued.

Participant Loans Receivable

Loans to participants are reported at their unpaid principal balances plus any accrued but unpaid interest.

Note 2 – Plan Description

The following description of the Plan provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all full-time employees of Omni Eye Specialists. The Plan allows other employers to adopt its provisions and the following Employers have adopted the Plan: Omni Eye Surgery of NY, Omni Ophthalmic Management Consultant LLC, New Jersey Center for Cornea and Refractive Surgery and Essex Specialized Surgical Institute. Thus, when reference is made to "The Company", it will include all employers. Employees who have reached the age of twenty-one are eligible to participate on the first of the month following the completion of three month of service, effective January 1, 1999. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Contributions

Participants that elect to contribute to the plan are permitted to reduce their total compensation by either a percentage or dollar amount but cannot exceed the maximum annual amount allowed by the Internal Revenue Service. The Company will contribute for each participant a matching contribution equal to fifty percent of the participant's elective deferral up to six percent, however additional limits apply to the matching percentage. Each year the Company may also make an additional discretionary profit sharing contribution to each participant's account. The profit sharing contribution is allocated among all Plan participants who are still employed by the Company at year-end and who have completed a year of service. For the years ended December 31, 2014 and 2013 the Company did not make a profit sharing contribution.

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2014 and 2013

Note 2 – Plan Description (continued)

Participants' Accounts

The Company has adopted a Defined Contribution Plan through Planned Retirement Consultants and Administrators. The Plan assets are invested in securities offered through Transamerica Life Insurance Company. Participants direct the investment of their contributions and the employer's contributions into various investment options offered by the Plan. Participants may change their investment options at any time. There are currently twenty eight different funds from which the participant may select. They are as follows:

Transamerica	SSgA S&P Mid Cap Index
Transamerica	SSgA U.S. Bond Index
Transamerica	Vanguard Target Retirement
Transamerica	Vanguard Target Ret 2010
Transamerica	Vanguard Target Ret 2015
Transamerica	Vanguard Target Ret 2020
Transamerica	Vanguard Target Ret 2025
Transamerica	Vanguard Target Ret 2030
Transamerica	Vanguard Target Ret 2035
Transamerica	Vanguard Target Ret 2040
Transamerica	Vanguard Target Ret 2045
Transamerica	Vanguard Target Ret 2050
Transamerica	Vanguard Target Ret 2055
Transamerica	Vanguard Total Stock Market Ind
Transamerica	Vanguard Small-Cap Value Index
Transamerica	Vanguard Small-Cap Growth Index
Transamerica	Loomis Sayles Inv Grade Bond
Transamerica	Oppenheimer Main Street MidCap
Transamerica	First Eagle Overseas
Transamerica	MFS Massachusetts Investors
Transamerica	DFA Inflation-Protected Port.
Transamerica	Oakmark International
Transamerica	Wells Fargo Adv Discovery
Transamerica	Fidelity Strategic Div & Inc
Transamerica	Invesco American Value
Transamerica	Invesco Comstock
Transamerica	T. Rowe Price Growth Stock
Transamerica	Transamerica Stable Value Core

OMNI EYE SPECIALISTS
401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2014 and 2013

Note 2 – Plan Description (continued)

Participants' Accounts

Each of the funds' earnings, net of related expenses, is credited to each participant's account based on his/her balance in relation to the aggregate balance of that fund.

Benefits

Any participant who incurs a service break for any reason except retirement, death or total and permanent disability shall be entitled to receive as soon as administratively feasible after date of separation one hundred percent of his/her vested account balance. Retirees and deceased employee beneficiaries receive their benefits in lump sum distributions.

Vesting

Participants are immediately 100% vested in their Elective, Catch-Up and Rollover contributions. The graded vesting schedule for the Employer's Matching and Profit Sharing contribution is as follows:

<u>Years of Service</u>	<u>Percentage Vested</u>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Forfeitures

Participants who terminate employment and are less than 100% vested in the employer contribution portion of their accounts forfeit the non-vested portion of their account. The forfeiture amount remains in the Plan and will be allocated to pay administrative expenses first and then to reduce any employer contributions.

Participant Loans

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 account balance. The loans are secured by the balance in the participant's account and bears interest at 2% above prime rate and is fixed for the duration of the loan. Principal and interest is paid ratably through payroll deductions.

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Note 3 - Fair Value Measurements

The Plan's investments are reported at fair value in the accompanying statements of net assets available for benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

SFAS No. 157, *Fair Value Measurements*, establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, Level 2 inputs consist of observable inputs other than quoted prices for identical assets, and Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. No Level 2 inputs were available to the Plan, and Level 3 inputs were only used when Level 1 or Level 2 inputs were not available.

Level 1 Fair Value Measurement

The fair values of mutual funds are based on quoted market prices.

Level 3 Fair Value Measurement

The investment contract with the insurance company is not actively traded and significant other observable inputs are not available. The fair value of the investment contract was provided by Transamerica Life Insurance Company.

The fair value of participant loans is equal to the amortized cost of the loans which approximates fair value. The loans are secured by each respective participant's account balance.

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

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Note 3 - Fair Value Measurements (continued)

		Fair Value Measurements At Reporting Date Using:		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
	<u>Fair Value</u>			
<u>December 31, 2014:</u>				
Mutual Funds:				
Growth	\$ 1,277,686	\$ 1,277,686	\$ -	\$ -
Stocks:				
Growth	1,321,466	1,321,466	-	-
Blended	2,182,338	2,182,338	-	-
Value	1,233,845	1,233,845	-	-
Corporate Bond	556,473	556,473	-	-
Government Bond	263,179	263,179	-	-
Investment Contract with Insurance				
Company	583,653			583,653
Participant Loans Receivable	<u>136,332</u>	<u>-</u>	<u>-</u>	<u>136,332</u>
Total Assets at Fair Value	<u>\$ 7,554,972</u>	<u>\$ 6,834,987</u>	<u>\$ -</u>	<u>\$ 719,985</u>
<u>December 31, 2013:</u>				
Mutual Funds:				
Growth	\$ 1,411,905	\$ 1,411,905	\$ -	\$ -
Blended	463,912	463,912	-	-
Value	183,699	183,699	-	-
Fixed	109,956	109,956	-	-
Stocks:				
Growth	721,225	721,225	-	-
Blended	1,390,760	1,390,760	-	-
Value	893,343	893,343	-	-
Indexed Trust	421,319	421,319	-	-
Corporate Bond	284,323	284,323	-	-
Government Bond	249,028	249,028	-	-
Investment Contract with Insurance				
Company	425,264			425,264
Participant Loans Receivable	<u>167,469</u>	<u>-</u>	<u>-</u>	<u>167,469</u>
Total Assets at Fair Value	<u>\$ 6,722,203</u>	<u>\$ 6,129,470</u>	<u>\$ -</u>	<u>\$ 592,733</u>

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December 31, 2014 and 2013

Note 3 - Fair Value Measurements (continued)

The following tables reconcile the beginning and ending balances of the fair value measurements using significant unobservable inputs (Level 3) of the investment contract with insurance company and participant loans for the years ended December 31, 2014 and 2013:

	<u>2014</u>	<u>2013</u>
<u>Investment Contract with Insurance Company:</u>		
Beginning Balance	\$ 425,264	\$ -
Total gains or losses included in changes in net assets available for benefits		
Changes in unrealized market value gains and losses	3,987	1,898
Purchases, issuances, sales and settlements	<u>154,402</u>	<u>423,366</u>
Ending Balance	\$ <u>583,653</u>	\$ <u>425,264</u>
<u>Participant Loans:</u>		
Beginning balance	\$ 167,469	\$ 86,852
New loans, repayments-net	<u>(31,137)</u>	<u>80,617</u>
Ending Balance	\$ <u>136,332</u>	\$ <u>167,469</u>

Note 4 – Investments

Investments in mutual funds at fair value and insurance contract at contract value that exceed 5% (five percent) of total net assets available for benefits as of December 31, 2014 and there respective values at December 31, 2013 are summarized as follows:

	<u>2014</u>	<u>2013</u>
Transamerica-SSgA U.S. Bonds Index	\$ 458,911	\$ 250,724
Transamerica-Vanguard Total Stock Market Ind	1,095,677	668,166
Transamerica-Wells Fargo Adv Discovery	566,557	317,513
Transamerica-Invesco American Value	486,973	349,163
Transamerica-T. Rowe Price Growth Stock	749,317	401,593
Transamerica-Stable Value Core	596,250	430,233

During 2014, the Plan's investments in mutual funds (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by \$440,245.

Note 5- Investment Contract with Insurance Company

The Plan has entered into a benefit-responsive annuity investment contract with Transamerica Life Insurance Company (TLIC) through the Transamerica Stable Value Core Option. The Transamerica Stable Value Core Option is an investment choice held by the general account of TLIC. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

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December 31, 2014 and 2013

Note 5- Investment Contract with Insurance Company (continued)

Because the investment contract is fully benefit-responsive, contract value is the relevant measurement attribute for the portion of the net assets available for benefits attributable to the investment contract. The investment contract is presented on the face of the statement of net assets available for benefits at fair value with an adjustment to contract value in arriving at net assets available for benefits. Contract value, as reported to the Plan by TLIC, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The fair value of the investment contract at December 31, 2014 and 2013, was \$583,653 and \$425,264, respectively.

Certain events limit the Plan's ability to transact at contract value with Transamerica Life Insurance Company. Such events include the follow: (a) amendments to the plan documents, (b) changes to the plan's investment options, (c) bankruptcy of the plan sponsor or other plan sponsor events that cause a significant withdrawal from the plan, or (d) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The Plan administrator does not believe that any events that would limit the Plan's ability to transact at contract value with Plan participants are probable or occurring.

The insurance contract does not have a scheduled maturity date. Changes may be made at any time by written mutual agreement of the Plan and Transamerica Life Insurance Company.

	<u>2014</u>	<u>2013</u>
Average yields	.80%	.80%

Note 6 – Tax Status

The Company submitted a Corbel Volume Submitter document to the Internal Revenue Service and received an opinion letter dated March 31, 2008 granting approval of the "form of the plan" under section 401 of the Internal Revenue Code. Although the opinion letter is not a ruling or a determination, it provides assurance that the plan may rely on the opinion with respect to the qualifications of the Plan under IRS code section 401(a). The company will be submitting the required documents to the IRS for a favorable determination. The Plan trustees believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

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Notes to Financial Statements

December 31, 2014 and 2013

Note 6 – Tax Status (continued)

United States Generally Accepted Accounting Principles require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2011.

Note 7 – Plan Termination

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

Note 8 – Related Party Transaction

Certain Plan investments are shares of mutual and money market funds managed by Transamerica Life Insurance Company. Transamerica is the Plan's custodian and therefore, these transactions qualify as exempt party-in-interest under the Department of Labor's rules and regulations.

Note 9 – Information Prepared and Certified by Plan Custodian (Unaudited)

The following information included in the financial statements as of December 31, 2014 and 2013 and the years then ended is unaudited and was certified by the custodian as complete and accurate in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- Investments at fair value
- Interest and dividend income
- Net appreciation (depreciation) in fair value of investments
- Contract Value of Investment in Insurance Contract

Note 10 – Risks and Uncertainties

The Plan provides various investment options for the participants. The underlying investments of these options are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment options and the level of uncertainty related to changes in the value of investments, it is at least reasonably possible that changes in risks in the

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Notes to Financial Statements

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Note 10 – Risks and Uncertain (continued)

near term would materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits and the Statements of Changes in Net Assets Available for Benefits.

Note 11 – Employer Contributions

Under the Plan's provisions forfeiture amounts remain in the Plan and the Plan Sponsor may utilize the forfeitures to reduce any employer contributions. During the year-ended December 31, 2014 the Plan Sponsor used the Plan's forfeiture amounts, totaling \$35,293, to reduce the 2014 employer contribution from \$149,787 to \$114,494.

Note 12 – Reconciliation to Form 5500

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

	<u>2014</u>	<u>2013</u>
Net assets available for benefits per the financial statements	\$ 7,582,881	\$ 6,741,874
Less: Amounts allocated to withdrawing participants	<u> -</u>	<u> -</u>
Net assets available for benefits per Schedule H of Form 5500	\$ <u>7,582,881</u>	\$ <u>6,741,874</u>

The following is a reconciliation of benefits paid to participants per the financial statements to Schedule H of Form 5500 for the year ended December 31, 2014 and 2013:

	<u>2014</u>	<u>2013</u>
Benefits paid to participants per the financial statements	\$ 115,972	\$ 253,778
Add: Amounts allocated to withdrawing participants at December 31, 2014 and 2013	<u> -</u>	<u> -</u>
Less: Amounts allocated to withdrawing participants at December 31, 2013 and 2012	<u> -</u>	<u> -</u>
Benefits paid to participants per Schedule H of Form 5500	\$ <u>115,972</u>	\$ <u>253,778</u>

Amounts allocated to withdrawing participants are recorded on Schedule H of Form 5500 for benefit claims that have been processed and approved for payment prior to December 31, 2014 and 2013 but not yet paid as of that date.

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