

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089
		2014
		This Form is Open to Public Inspection

Part I	Annual Report Identification Information
For calendar plan year 2014 or fiscal plan year beginning <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 THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN	<table border="1"> <tr> <td>1b Three-digit plan number (PN) ▶</td> <td>001</td> </tr> <tr> <td>1c Effective date of plan</td> <td>01/01/2003</td> </tr> </table>	1b Three-digit plan number (PN) ▶	001	1c Effective date of plan	01/01/2003		
1b Three-digit plan number (PN) ▶	001						
1c Effective date of plan	01/01/2003						
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) THE SYNERGY PLAN, LLC 230 WEST MONROE SUITE 2400 CHICAGO, IL 60606	<table border="1"> <tr> <td>2b Employer Identification Number (EIN)</td> <td>76-0721383</td> </tr> <tr> <td>2c Plan Sponsor's telephone number</td> <td>312-589-3641</td> </tr> <tr> <td>2d Business code (see instructions)</td> <td>561110</td> </tr> </table>	2b Employer Identification Number (EIN)	76-0721383	2c Plan Sponsor's telephone number	312-589-3641	2d Business code (see instructions)	561110
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2c Plan Sponsor's telephone number	312-589-3641						
2d Business code (see instructions)	561110						

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

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

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

3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
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	1937
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)	1712
a(2) Total number of active participants at the end of the plan year		6a(2)	1677
b Retired or separated participants receiving benefits		6b	0
c Other retired or separated participants entitled to future benefits.....		6c	203
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	1880
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	2
f Total. Add lines 6d and 6e		6f	1882
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	1090
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: 2E 2F 2G 2J 2K 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)		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) ☐ A (Insurance Information)	
		(4) ☒ C (Service Provider Information)	
		(5) ☒ D (DFE/Participating Plan Information)	
		(6) ☐ G (Financial Transaction Schedules)	

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

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

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

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

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

Receipt Confirmation Code _____

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

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

A Name of plan <u>THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS 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>THE SYNERGY PLAN, LLC</u>	D Employer Identification Number (EIN) <u>76-0721383</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 <u>MERRILL LYNCH,PIERCE,FENNER & SMITH</u> <u>13-5674085</u>
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(b) Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation
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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

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

ASCENSUS

11-3665754

(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 50 60 64 99	NONE	107851	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

THE SYNERGY PLAN, LTD

76-0721383

(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?
20 50	TRUSTEE	73135	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

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

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection
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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>THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS 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>THE SYNERGY PLAN, LLC</u>	D Employer Identification Number (EIN) <u>76-0721383</u>	

Part I	Asset and Liability Statement		(a) Beginning of Year	(b) End of Year
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.				
	Assets			
a	Total noninterest-bearing cash	1a		
b	Receivables (less allowance for doubtful accounts):			
	(1) Employer contributions.....	1b(1)	317820	271323
	(2) Participant contributions.....	1b(2)	90388	113488
	(3) Other.....	1b(3)		
c	General investments:			
	(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	46821	16433
	(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)	1151957	1031981
	(9) Value of interest in common/collective trusts	1c(9)	3267530	2924969
	(10) Value of interest in pooled separate accounts	1c(10)		
	(11) Value of interest in master trust investment accounts	1c(11)		
	(12) Value of interest in 103-12 investment entities.....	1c(12)		
	(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	57811900	60506508
	(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
	(15) Other.....	1c(15)		

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	62686416	64864702

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	62686416	64864702
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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)	1248503	
(B) Participants	2a(1)(B)	4015089	
(C) Others (including rollovers)	2a(1)(C)	726567	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		5990159
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	498	
(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)	52098	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		52596
(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)	766374	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		766374
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		18230
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		2138235
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		8965594

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	5746512	
(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)		5746512
f Corrective distributions (see instructions).....	2f		28934
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)	180986	
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		180986
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		5956432

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		3009162
l Transfers of assets:			
(1) To this plan.....	2l(1)		367014
(2) From this plan.....	2l(2)		1197890

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: MULCHAY, PAURITSCH, SALVADOR & CO

(2) EIN: 36-3047462

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	
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	
e Was this plan covered by a fidelity bond?	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?.....		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?.....		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?.....		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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)
JORDAN MOZER & ASSOCIATES, LTD 401(K) PLAN	36-3479308	001
JFB HART	36-4062609	103
MONARCH	45-4123611	001
MYHEALTHDIRECT	76-0178498	001

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

Part V Trust Information (optional)

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2014 This Form is Open to Public Inspection.	
For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014					
A Name of plan THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN				B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 THE SYNERGY PLAN, LLC				D Employer Identification Number (EIN) 76-0721383	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 45-0404698					
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.					
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....				3	
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?..... ☐ Yes ☐ No ☐ N/A					
If the plan is a defined benefit plan, go to line 8.					
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____					
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.					
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....				6a	
b Enter the amount contributed by the employer to the plan for this plan year.....				6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)				6c	
If you completed line 6c, skip lines 8 and 9.					
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?..... ☐ Yes ☐ No ☐ N/A					
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?..... ☐ Yes ☐ No ☐ N/A					
Part III Amendments					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No					
Part IV ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No					
For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.				Schedule R (Form 5500) 2014 v. 140124	

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**THE SYNERGY MULTIPLE EMPLOYER
RETIREMENT SAVINGS PLAN**

FINANCIAL STATEMENTS

YEAR ENDED DECEMBER 31, 2014

**THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2014**

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To the Board of Directors of
The Synergy Plan, LLC
Chicago, Illinois

INDEPENDENT AUDITOR'S REPORT

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Synergy Multiple Employer Retirement Savings Plan, which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, 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 listed in Note 5, which was certified by Ascensus Trust Company, the trustee 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 trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2014 and 2013, that the information provided to the plan administrator by the trustee is complete and accurate.



Disclaimer of Opinion

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

Other Matter

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

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

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

Mulcahy, Paurtch, Salvador & Co., Ltd.

Burr Ridge, Illinois
October 13, 2015

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2014 AND 2013

	<u>2014</u>	<u>2013</u>
Assets:		
Investments (at fair value)	\$ 63,431,477	\$ 61,079,430
Receivables:		
Employers' contributions	271,323	317,820
Participants' contributions	113,488	90,388
Notes receivable from participants	<u>1,031,981</u>	<u>1,151,957</u>
Total receivables	<u>1,416,792</u>	<u>1,560,165</u>
Cash	<u>16,433</u>	<u>46,821</u>
Total assets	64,864,702	62,686,416
Liabilities:		
Excess contributions payable	<u>77,031</u>	<u>24,753</u>
Net assets reflecting investments at fair value	64,787,671	62,661,663
Adjustment from fair value to contract value for fully benefit-responsive investment contracts	<u>(9,435)</u>	<u>(9,292)</u>
Net assets available for benefits	<u>\$ 64,778,236</u>	<u>\$ 62,652,371</u>

See notes to financial statements.

**THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2014**

Additions to net assets attributed to:

Investment income:

Net appreciation in fair value of investments	\$ 2,138,235
Interest and dividend income from investments	<u>784,959</u>

Total investment income \$ 2,923,194

Interest income on notes receivable from participants 52,098

Contributions:

Participants	3,938,058
Employers	1,248,503
Rollover	<u>726,567</u>

Total contributions 5,913,128

Total additions 8,888,420

Deductions from net assets attributed to:

Benefits paid to participants	5,750,693
Administrative expenses	<u>180,986</u>

Total deductions 5,931,679

Net increase 2,956,741

Transfers in from other plans 367,014

Transfers out to other plans (1,197,890)

Net assets available for benefits at beginning of year 62,652,371

Net assets available for benefits at end of year \$ 64,778,236

See notes to financial statements.

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2014

NOTE 1. DESCRIPTION OF PLAN

The following description of The Synergy Multiple Employer Retirement Savings Plan ("Plan") provides only general information. Participants should refer to the Plan agreement and Recipient Employers' Adoption Agreements for a more complete description of the Plan's provisions.

General

The sponsor of the Plan, The Synergy Plan, LLC ("Company"), is a Professional Employer Organization. Each of its clients is considered a Recipient Employer under the Plan and has executed a Recipient Employer Adoption Agreement, each with its own effective date. The Plan is a defined contribution plan covering the employees of Recipient Employers who have attained the age and eligibility requirements in accordance with the Recipient Employers' Adoption Agreements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The Company's Board of Directors oversees governance of the Plan and appoints the Plan's Retirement Savings Plan Committee. The Plan's Retirement Savings Plan Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the Board of Directors.

Contributions

Each year, participants may contribute a percentage of pretax annual compensation, as elected in the Recipient Employers' Adoption Agreements. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Recipient Employer contributions are at the discretion of Recipient Employers' management and are set forth in the Recipient Employers' Adoption Agreements.

The Plan allows participants to contribute a percentage of their taxable annual compensation as a Roth 401(k) contribution in lieu of all or a portion of the elective deferrals the participant is otherwise eligible to make to the Plan. Each Recipient Employers' Adoption Agreement may have its own effective date, if elected.

The investment of participant and Recipient Employers' contributions into various options offered by the Plan is determined by each participant. Contributions are subject to certain limitations.

Participant Accounts

Each participant's account is credited with the participant's contribution and an allocation of (a) the Recipient Employers' contributions, (b) Plan earnings (losses) and (c) forfeitures of terminated participants' nonvested accounts. Participant accounts are charged with an allocation of applicable administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2014

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in Recipient Employers' contribution portions of their account is in accordance with the Recipient Employers' Adoption Agreements.

Notes Receivable from Participants

Participants may borrow from their fund accounts any amount up to 50% of their vested account balance and no more than \$50,000 minus the participant's highest outstanding loan amount during the prior twelve months. Additionally, no more than one loan is to be initiated in any 24-month period. An advisory committee of the Plan determines the amount of the loan, repayment terms, the rate of interest to be charged, and all other terms of the loan. A \$100 loan origination fee is charged on new loans. The loans are collateralized by the balance in the participant's account and bear interest at fixed rates. Principal and interest are repaid through automatic payroll deduction. A participant can prepay all of the unpaid principal balance without penalty.

Excess Contributions

Amounts payable to participants totaling \$77,031 for contributions in excess of amounts allowed by the IRS are recorded as a liability with a corresponding reduction to participants' contributions. The Plan distributed the 2014 excess contributions to the applicable participants prior to March 15, 2015. Excess contributions payable at December 31, 2013 were \$24,753.

Payment of Benefits

On termination of service, a participant receives an amount equal to the value of the participant's vested interest in his or her account in a lump-sum amount in accordance with the Plan document.

The Plan provides for hardship withdrawals from a participant's contribution account. The IRS safe harbor definition of a hardship will apply.

The Plan also provides for in-service distributions from a participant's account in which the participant is 100% vested. The participant must have attained the age of 59 1/2.

Forfeited Accounts

Forfeited nonvested account balances will be used to reduce Recipient Employers' contributions to the Plan, subject to Internal Revenue Service limitations. Forfeited nonvested accounts as of December 31, 2014 and 2013 totaled \$23,936 and \$18,110, respectively. For the year ended December 31, 2014, Recipient Employers' contributions of \$11,669 were paid out of the forfeited nonvested accounts.

**THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2014**

NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Date of Management's Review

Management has evaluated subsequent events through October 13, 2015, which is the date the financial statements were available to be issued.

Basis of Accounting

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

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

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America ("GAAP") requires the plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Retirement Savings Plan Committee determines the Plan's valuation policies utilizing information provided by the investment advisor and trustee. See Note 3 for discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2014 or 2013. If a participant ceases to make loan repayments and the plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2014

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation (depreciation) in fair value of investments.

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 at the reporting date.

The fair value measurement accounting literature 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. Level 3 inputs are used only when Level 1 or Level 2 inputs are not available.

Level 1 Fair Value Measurements

The fair value of registered investment companies is based on quoted net asset values ("NAV") of the shares held by the Plan at year-end.

Level 2 Fair Value Measurements

The fair value of the common/collective trust funds is valued at the NAV of units of a bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. The common/collective trust funds have no unfunded commitments as of December 31, 2014, and can be redeemed daily with no redemption price notice period or other redemption restrictions.

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2014

The following tables set forth, by level within the fair value hierarchy, the Plan's investments at fair value as of December 31, 2014 and 2013.

		Fair Value Measurements at the End of the Reporting Period Using:	
	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)
December 31, 2014:			
Registered investment companies:			
Balanced funds	\$ 3,222,894	\$ 3,222,894	\$ -
Diversified bond funds	5,830,779	5,830,779	-
Government bond funds	5,432,168	5,432,168	-
International stock funds	8,954,543	8,954,543	-
Large cap U.S. stock funds	16,063,331	16,063,331	-
Mid cap U.S. stock funds	8,297,203	8,297,203	-
Small cap U.S. stock funds	4,709,840	4,709,840	-
Specialty U.S. stock funds	5,315,182	5,315,182	-
Other	2,680,568	2,680,568	-
Common/collective trust funds (a)	<u>2,924,969</u>	<u>-</u>	<u>2,924,969</u>
Total	<u>\$ 63,431,477</u>	<u>\$ 60,506,508</u>	<u>\$ 2,924,969</u>
December 31, 2013:			
Registered investment companies:			
Balanced funds	\$ 3,398,391	\$ 3,398,391	\$ -
Diversified bond funds	5,628,725	5,628,725	-
Government bond funds	5,110,142	5,110,142	-
International stock funds	9,277,613	9,277,613	-
Large cap U.S. stock funds	14,772,514	14,772,514	-
Mid cap U.S. stock funds	7,948,440	7,948,440	-
Small cap U.S. stock funds	4,813,436	4,813,436	-
Specialty U.S. stock funds	4,213,711	4,213,711	-
Other	2,648,928	2,648,928	-
Common/collective trust funds (a)	<u>3,267,530</u>	<u>-</u>	<u>3,267,530</u>
Total	<u>\$ 61,079,430</u>	<u>\$ 57,811,900</u>	<u>\$ 3,267,530</u>

- (a) The objective of the common/collective trust funds is to achieve stability of principal and high current income.

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2014

NOTE 4. INVESTMENTS

The following table presents investments at December 31, 2014 and 2013. Investments that represent 5 percent or more of the Plan's net assets are separately identified (*).

	<u>2014</u>	<u>2013</u>
Registered investment companies:		
GM JPMorgan Government Bond Fund - Class A	\$ 5,022,902 *	\$ 4,670,341 *
GM American Funds Europacific Growth Fund - Class R3	4,708,285 *	4,907,785 *
GM Invesco Growth and Income Fund - Class A	4,248,016 *	4,031,036 *
GM Wells Fargo Advantage Premier Large Company Growth Fund - Class A	3,450,252 *	3,388,173 *
Other	<u>43,077,053</u>	<u>40,814,565</u>
Total registered investment companies	60,506,508	57,811,900
Common/collective trust funds	<u>2,924,969</u>	<u>3,267,530</u>
Total investments	<u>\$ 63,431,477</u>	<u>\$ 61,079,430</u>

During 2014, the Plan's investments in registered investment companies (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by \$2,138,235.

NOTE 5. INFORMATION PREPARED AND CERTIFIED BY TRUSTEE

The following information included in the accompanying financial statements and supplemental schedule was obtained from data that has been prepared and certified to as complete and accurate by the trustee.

Investments
Notes receivable from participants
Investment income
Interest income on notes receivable from participants
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2014

NOTE 6. COMMON/COLLECTIVE TRUST FUND

The Plan's investment options include the Federated Capital Preservation Fund and the GM Capital Preservation Fund, common/collective trust funds collectively referred to as "the CCT." The CCT is a commingled pool managed by Federated Investors, Inc. The CCT invests in underlying assets, such as short-term bonds and other fixed income securities and also purchases wrap contracts issued by insurance companies and other financial institutions. The CCT is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The wrap issuer guarantees a minimum rate of return and provides full benefit responsiveness.

Because the CCT is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the CCT. Contract value, as reported to the Plan, 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 CCT at December 31, 2014 and 2013 was \$2,924,969 and \$3,267,530, respectively. The crediting interest rate is based on a formula agreed upon with the issuer, but it may not be less than zero percent. Such interest rates are reviewed on a periodic basis for resetting.

Certain events would limit the Plan's ability to transact at contract value with Federated Investors, Inc. Such events include the following: (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the Plan sponsor or other Plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (4) 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 which would limit the Plan's ability to transact at contract value with participants are probable of occurring.

The average yields were as follows:

	<u>2014</u>	<u>2013</u>
Based on actual earnings	0.95 %	1.25 %
Based on interest rate credited to participants	0.59 %	1.04 %

NOTE 7. PARTY-IN-INTEREST TRANSACTIONS

Transactions in the Plan's notes receivable from participants qualify as party-in-interest transactions which are exempt from prohibited transaction rules.

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2014

NOTE 8. PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100 percent vested in their accounts.

Any participating Recipient Employer shall be permitted to discontinue or revoke its participation in the Plan. In such an event, the assets allocable to the participants of the Recipient Employer shall be transferred to the participants of the Recipient Employer or to the new trustee designated by such Recipient Employer if it has established a separate plan for its employees. If no separate plan has been established, the Plan shall proceed as though the Plan had been terminated with respect to the participants of such Recipient Employer.

NOTE 9. TAX STATUS

The Plan obtained its latest determination letter on November 29, 2013, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code ("IRC").

Although the Plan has been amended since receiving the determination letter, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require the plan administrator to evaluate tax positions taken by the Plan and recognize a tax liability for any uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by tax authorities; however, there are currently no audits for any tax periods in progress. The Plan administrator believes the Plan is no longer subject to income tax examinations for years prior to 2011.

NOTE 10. RISKS AND UNCERTAINTIES

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

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2014

NOTE 11. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

	<u>2014</u>	<u>2013</u>
Net assets available for benefits per the financial statements	\$ 64,778,236	\$ 62,652,371
Plus amount accrued for excess contributions payable	77,031	24,753
Adjustment from contract value to fair value for fully benefit-responsive investment contracts	<u>9,435</u>	<u>9,292</u>
Net assets available for benefits per Form 5500	<u>\$ 64,864,702</u>	<u>\$ 62,686,416</u>

The following is a reconciliation of the net increase in net assets available for benefits for the year ended December 31, 2014 per the financial statements to net income per Form 5500.

Net increase in net assets per the financial statements	\$ 2,956,741
Plus adjustment from contract value to fair value for fully benefit-responsive investment contracts in 2014	143
Less excess contributions payable at December 31, 2013	(24,753)
Plus excess contributions payable at December 31, 2014	<u>77,031</u>
Net income per Form 5500	<u>\$ 3,009,162</u>

NOTE 12. RECLASSIFICATIONS

Certain amounts as previously reported for 2013 have been reclassified to conform to the 2014 presentation.

SUPPLEMENTAL SCHEDULE

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
EIN: 76-0721383
PLAN NUMBER: 001
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2014

a.	b. Identity of Issue, Borrower Lessor, or Similar Party	c. Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	d. Cost	e. Current Value
	Investments at fair value:			
	Common/collective trust funds:			
	Federated Investors, Inc.	Capital Preservation Fund	X	\$ 2,646,603
	Federated Investors, Inc.	GM Capital Preservation Fund	X	278,366
	Registered investment companies:			
	American Funds	American Funds AMCAP Fund - Class R3	X	693,051
	American Funds	American Funds Europacific Growth Fund - Class R3	X	848,631
	American Funds	GM American Funds Europacific Growth Fund - Class R3	X	4,708,285
	American Funds	American Funds Fundamental Investors Fund - Class R3	X	1,108,848
	BlackRock	BlackRock Health Sciences Opportunities Portfolio - Investor A Shares	X	1,223,438
	BlackRock	BlackRock Inflation Protected Bond Portfolio - Investor A Shares	X	190,134
	BlackRock	GM BlackRock Inflation Protected Bond Portfolio - Investor A Shares	X	1,215,311
	BlackRock	BlackRock S&P 500 Index Fund - Institutional Shares	X	3,021,056
	Franklin Templeton	Templeton Global Bond Fund - Class A	X	1,086,441
	Invesco	Diversified Dividend Fund - Class A	X	341,598
	Invesco	Invesco Energy Fund - Class A	X	627,278
	Invesco	Invesco Growth and Income Fund - Class A	X	2,364,226
	Invesco	GM Invesco Growth and Income Fund - Class A	X	4,248,016
	Invesco	Invesco Small Cap Value Fund - Class A	X	734,969
	Invesco	GM Invesco Small Cap Value Fund - Class A	X	1,706,073
	Ivy Funds	Ivy Asset Strategy Fund - Class Y	X	980,460
	Ivy Funds	GM Ivy Asset Strategy Fund - Class Y	X	2,242,434
	Ivy Funds	Ivy Science and Technology Fund - Class Y	X	319,730
	John Hancock	John Hancock Disciplined Value Mid Cap Fund - Class A	X	1,439,633
	John Hancock	GM John Hancock Disciplined Value Mid Cap Fund - Class A	X	3,173,811
	JPMorgan	JPMorgan Government Bond Fund - Class A	X	409,266
	JPMorgan	GM JPMorgan Government Bond Fund - Class A	X	5,022,902
	Lord Abbett	Lord Abbett Developing Growth Fund - Class R3	X	1,087,333

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
EIN: 76-0721383
PLAN NUMBER: 001
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2014

a.	b. Identity of Issue, Borrower Lessor, or Similar Party	c. Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	d. Cost	e. Current Value
	Lord Abbett	GM Lord Abbett Developing Growth Fund - Class R3	X	935,931
	MFS Investments	MFS International Value Fund - Class A	X	121,894
	MFS Investments	MFS Utilities Fund - Class A	X	721,590
	Nationwide	Nationwide International Index Fund - Class A	X	151,754
	Nationwide	Nationwide Small Cap Index Fund - Class A	X	245,534
	Oppenheimer	Oppenheimer Developing Markets Fund - Class A	X	847,709
	Oppenheimer	GM Oppenheimer Developing Markets Fund - Class A	X	1,918,919
	Oppenheimer	Oppenheimer Gold & Special Minerals Fund - Class A	X	159,196
	Oppenheimer	GM Oppenheimer Gold & Special Minerals Fund - Class A	X	1,126,827
	Oppenheimer	Oppenheimer International Growth Fund - Class A	X	272,750
	PIMCO Funds	GM PIMCO Total Return Fund - Class A	X	311
	Pioneer Investments	Pioneer Bond Fund - Class A	X	1,050,050
	Pioneer Investments	GM Pioneer Bond Fund - Class A	X	2,288,532
	Principal Funds	Principal High Yield Fund - Class A	X	660,093
	Principal Funds	GM Principal High Yield Fund - Class A	X	734,452
	Principal Funds	Principal Real Estate Securities Fund - Class A	X	891,901
	Principal Funds	GM Principal Real Estate Securities Fund - Class A	X	1,531,245
	Prudential Investments	Prudential Jennison Mid Cap Growth Fund - Class A	X	1,388,519
	Prudential Investments	GM Prudential Jennison Mid Cap Growth Fund - Class A	X	2,295,240
	Putnam	Putnam International Capital Opportunities Fund - Class A	X	84,601
	Wells Fargo	Wells Fargo Advantage Premier Large Company Growth Fund - Class A	X	836,284
	Wells Fargo	GM Wells Fargo Advantage Premier Large Company Growth Fund - Class A	X	3,450,252
	Total investments at fair value			<u>\$ 63,431,477</u>
*	Notes receivable from participants	Various, 4.25% - 9.50%	\$0	<u>\$ 1,031,981</u>

* - Party-in-interest

X - Investments are in individual participant-directed accounts.

Form 5500 Multiple Employer Plan Participating Employer Information

Plan Name : The Synergy Multiple Employer Retirement Savings

Plan Sponsor Name: The Synergy Plan, LLC

EIN: 76-0721383

PN: 001

Name of participating employer	EIN	Percentage of Total Contributions
LOGISERVE, INC.	36-3864067	0.12%
BECKER ARCHITECTS	36-3990261	0.26%
THE SKULLY GROUP	36-3995443	1.11%
ALL AMERICAN WASHER WERKS	36-4010867	1.00%
JFB HART COATINGS, INC.	36-4062609	0.01%
JDL DEVELOPMENT CONTRACTORS, LLC	36-4094280	0.55%
SIGNMEUP.COM	36-4150503	0.72%
1 TO 1 CARD	36-4154856	0.76%
PROPERTY SOLUTIONS GROUP, LLC	36-4157425	0.01%
BROWN & BROWN, L. L. C.	36-4160073	2.30%
FIELD PARTNERS, INC	36-4169236	0.04%
PROFESSIONAL ENGINEERING TECH CONSULTANT	36-4205109	0.47%
VAN NORMAN MOLDING, LLC	36-4208993	1.04%
MERRIMAC DENTAL LABORATORY, INC.	36-4250578	0.07%
THE BUSINESS SECTION, INC	36-4262420	0.07%
SHAW DEVELOPMENT COMPANY	36-4266706	1.33%
CONSECRA HOUSING NETWORK	27-3663119	5.02%
AEG PARTNERS, LLC	36-4342564	0.36%
COE FINANCIAL GROUP, INC	36-4406275	0.10%
ARGENTUM MEDICAL, LLC	36-4427015	0.36%
LA CHEMICAL, LTD.	37-1037667	0.51%
REACH COUNSELING SERVICES	39-1292277	0.53%
ADD ON STAFFING SOLUTIONS, INC	41-1698034	0.66%
KARMIN CAPITAL MANAGEMENT, LLC	45-3697645	0.38%
COMPLETE TANK SERVICES	46-3002751	0.32%
LIBERTY APPLIED ENERGY, LLC	46-5614829	0.40%
FLEXFILM, LLC	46-5619375	0.14%
ACCREDITATION COUNCIL FOR CONTINUING MED ED	47-0941683	4.99%
THE SYNERGY PLAN, LLC	76-0721383	2.13%
AUDINATE, INC.	80-0353637	0.99%
PIERCE, MONROE & ASSOCIATES, LLC	86-1163772	0.01%
WINDLAB DEVELOPMENTS USA LTD.	98-0588398	0.64%
1ST REVERSE FINANCIAL SERVICES, LLC	02-0791059	0.00%
NEFAB, INC.	04-3046763	0.00%
MY HEALTH DIRECT, INC.	20-4467577	0.00%
ZAVE NETWORKS, INC.	20-5377430	0.00%
PROFESSIONAL MERCHANT ADVANCE CAPITAL	26-1492702	0.00%
RATESPRING, LLC	26-1724984	0.00%

ICEBERG MANAGEMENT, LLC	27-0597388	0.00%
RADAR MANAGEMENT, INC.	27-4499559	0.00%
BANCPLUS, LLC.	35-2183836	0.00%
CARLSON TOOL & MACHINE COMPANY	36-2083226	0.00%
THE SHAW COMPANIES	36-2806800	0.00%
J.H. METROLOGY COMPANY, INC.	36-2892893	0.00%
SYNERGY COMBINED TRUST	36-3517240	0.00%
ADVANCED HEATHCARE FOR WOMEN, LTD	36-3589200	0.00%
J.C. MARSHALL FINANCIAL SERVICES, INC	36-3698454	0.00%
GRUNSFELD SHAFER ARCHITECTS, LLC	36-3792836	0.00%
CSI TECHNOLOGIES, INC.	36-3916496	0.00%
GAMMA ALPHA VISUAL COMMUNICATIONS, LLC	36-3954639	0.00%
MARAY, INC	36-3959069	0.00%
ORANGE LOFT, LLC	36-4342684	0.00%
FIRST CHOICE BANK	36-4441114	0.00%
9201 GROUP, INC.	37-2524329	0.00%
SOCIAL REHABILITATION & RESIDENTIAL RESRCS	39-1454510	0.00%
ADVANCED HEALTH AND WELLNESS MED. CTR.	39-1687184	0.00%
LINDNER LOGISTICS, LLC	39-1778537	0.00%
THE ADVANTAGE PLUS, LLC	39-1864747	0.00%
INDEPENDENT ABSTRACTING SERVICES, INC.	41-1560735	0.00%
MIDWEST AREA TITLE, INC.	41-1929195	0.00%
AITHERAS AVIATION GROUP, LLC	41-2168174	0.00%
TIME PILOT CORPORATION	56-4444987	0.00%
SYNERGY NON-AFFILIATED EMPLOYERS	76-0721383	0.00%

**THE SYNERGY MULTIPLE EMPLOYER
RETIREMENT SAVINGS PLAN**

FINANCIAL STATEMENTS

YEAR ENDED DECEMBER 31, 2014

**THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2014**

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To the Board of Directors of
The Synergy Plan, LLC
Chicago, Illinois

INDEPENDENT AUDITOR'S REPORT

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Synergy Multiple Employer Retirement Savings Plan, which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting the audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, 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 listed in Note 5, which was certified by Ascensus Trust Company, the trustee 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 trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2014 and 2013, that the information provided to the plan administrator by the trustee is complete and accurate.



Disclaimer of Opinion

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

Other Matter

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

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

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

Mulcahy, Paurtch, Salvador & Co., Ltd.

Burr Ridge, Illinois
October 13, 2015

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2014 AND 2013

	<u>2014</u>	<u>2013</u>
Assets:		
Investments (at fair value)	\$ 63,431,477	\$ 61,079,430
Receivables:		
Employers' contributions	271,323	317,820
Participants' contributions	113,488	90,388
Notes receivable from participants	<u>1,031,981</u>	<u>1,151,957</u>
Total receivables	<u>1,416,792</u>	<u>1,560,165</u>
Cash	<u>16,433</u>	<u>46,821</u>
Total assets	64,864,702	62,686,416
Liabilities:		
Excess contributions payable	<u>77,031</u>	<u>24,753</u>
Net assets reflecting investments at fair value	64,787,671	62,661,663
Adjustment from fair value to contract value for fully benefit-responsive investment contracts	<u>(9,435)</u>	<u>(9,292)</u>
Net assets available for benefits	<u>\$ 64,778,236</u>	<u>\$ 62,652,371</u>

See notes to financial statements.

**THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2014**

Additions to net assets attributed to:

Investment income:

Net appreciation in fair value of investments	\$ 2,138,235
Interest and dividend income from investments	<u>784,959</u>

Total investment income \$ 2,923,194

Interest income on notes receivable from participants 52,098

Contributions:

Participants	3,938,058
Employers	1,248,503
Rollover	<u>726,567</u>

Total contributions 5,913,128

Total additions 8,888,420

Deductions from net assets attributed to:

Benefits paid to participants	5,750,693
Administrative expenses	<u>180,986</u>

Total deductions 5,931,679

Net increase 2,956,741

Transfers in from other plans 367,014

Transfers out to other plans (1,197,890)

Net assets available for benefits at beginning of year 62,652,371

Net assets available for benefits at end of year \$ 64,778,236

See notes to financial statements.

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2014

NOTE 1. DESCRIPTION OF PLAN

The following description of The Synergy Multiple Employer Retirement Savings Plan ("Plan") provides only general information. Participants should refer to the Plan agreement and Recipient Employers' Adoption Agreements for a more complete description of the Plan's provisions.

General

The sponsor of the Plan, The Synergy Plan, LLC ("Company"), is a Professional Employer Organization. Each of its clients is considered a Recipient Employer under the Plan and has executed a Recipient Employer Adoption Agreement, each with its own effective date. The Plan is a defined contribution plan covering the employees of Recipient Employers who have attained the age and eligibility requirements in accordance with the Recipient Employers' Adoption Agreements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The Company's Board of Directors oversees governance of the Plan and appoints the Plan's Retirement Savings Plan Committee. The Plan's Retirement Savings Plan Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the Board of Directors.

Contributions

Each year, participants may contribute a percentage of pretax annual compensation, as elected in the Recipient Employers' Adoption Agreements. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Recipient Employer contributions are at the discretion of Recipient Employers' management and are set forth in the Recipient Employers' Adoption Agreements.

The Plan allows participants to contribute a percentage of their taxable annual compensation as a Roth 401(k) contribution in lieu of all or a portion of the elective deferrals the participant is otherwise eligible to make to the Plan. Each Recipient Employers' Adoption Agreement may have its own effective date, if elected.

The investment of participant and Recipient Employers' contributions into various options offered by the Plan is determined by each participant. Contributions are subject to certain limitations.

Participant Accounts

Each participant's account is credited with the participant's contribution and an allocation of (a) the Recipient Employers' contributions, (b) Plan earnings (losses) and (c) forfeitures of terminated participants' nonvested accounts. Participant accounts are charged with an allocation of applicable administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2014

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in Recipient Employers' contribution portions of their account is in accordance with the Recipient Employers' Adoption Agreements.

Notes Receivable from Participants

Participants may borrow from their fund accounts any amount up to 50% of their vested account balance and no more than \$50,000 minus the participant's highest outstanding loan amount during the prior twelve months. Additionally, no more than one loan is to be initiated in any 24-month period. An advisory committee of the Plan determines the amount of the loan, repayment terms, the rate of interest to be charged, and all other terms of the loan. A \$100 loan origination fee is charged on new loans. The loans are collateralized by the balance in the participant's account and bear interest at fixed rates. Principal and interest are repaid through automatic payroll deduction. A participant can prepay all of the unpaid principal balance without penalty.

Excess Contributions

Amounts payable to participants totaling \$77,031 for contributions in excess of amounts allowed by the IRS are recorded as a liability with a corresponding reduction to participants' contributions. The Plan distributed the 2014 excess contributions to the applicable participants prior to March 15, 2015. Excess contributions payable at December 31, 2013 were \$24,753.

Payment of Benefits

On termination of service, a participant receives an amount equal to the value of the participant's vested interest in his or her account in a lump-sum amount in accordance with the Plan document.

The Plan provides for hardship withdrawals from a participant's contribution account. The IRS safe harbor definition of a hardship will apply.

The Plan also provides for in-service distributions from a participant's account in which the participant is 100% vested. The participant must have attained the age of 59 1/2.

Forfeited Accounts

Forfeited nonvested account balances will be used to reduce Recipient Employers' contributions to the Plan, subject to Internal Revenue Service limitations. Forfeited nonvested accounts as of December 31, 2014 and 2013 totaled \$23,936 and \$18,110, respectively. For the year ended December 31, 2014, Recipient Employers' contributions of \$11,669 were paid out of the forfeited nonvested accounts.

**THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2014**

NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Date of Management's Review

Management has evaluated subsequent events through October 13, 2015, which is the date the financial statements were available to be issued.

Basis of Accounting

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

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

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America ("GAAP") requires the plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Retirement Savings Plan Committee determines the Plan's valuation policies utilizing information provided by the investment advisor and trustee. See Note 3 for discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2014 or 2013. If a participant ceases to make loan repayments and the plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2014

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation (depreciation) in fair value of investments.

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 at the reporting date.

The fair value measurement accounting literature 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. Level 3 inputs are used only when Level 1 or Level 2 inputs are not available.

Level 1 Fair Value Measurements

The fair value of registered investment companies is based on quoted net asset values ("NAV") of the shares held by the Plan at year-end.

Level 2 Fair Value Measurements

The fair value of the common/collective trust funds is valued at the NAV of units of a bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. The common/collective trust funds have no unfunded commitments as of December 31, 2014, and can be redeemed daily with no redemption price notice period or other redemption restrictions.

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2014

The following tables set forth, by level within the fair value hierarchy, the Plan's investments at fair value as of December 31, 2014 and 2013.

		Fair Value Measurements at the End of the Reporting Period Using:	
	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)
December 31, 2014:			
Registered investment companies:			
Balanced funds	\$ 3,222,894	\$ 3,222,894	\$ -
Diversified bond funds	5,830,779	5,830,779	-
Government bond funds	5,432,168	5,432,168	-
International stock funds	8,954,543	8,954,543	-
Large cap U.S. stock funds	16,063,331	16,063,331	-
Mid cap U.S. stock funds	8,297,203	8,297,203	-
Small cap U.S. stock funds	4,709,840	4,709,840	-
Specialty U.S. stock funds	5,315,182	5,315,182	-
Other	2,680,568	2,680,568	-
Common/collective trust funds (a)	<u>2,924,969</u>	<u>-</u>	<u>2,924,969</u>
Total	<u>\$ 63,431,477</u>	<u>\$ 60,506,508</u>	<u>\$ 2,924,969</u>
December 31, 2013:			
Registered investment companies:			
Balanced funds	\$ 3,398,391	\$ 3,398,391	\$ -
Diversified bond funds	5,628,725	5,628,725	-
Government bond funds	5,110,142	5,110,142	-
International stock funds	9,277,613	9,277,613	-
Large cap U.S. stock funds	14,772,514	14,772,514	-
Mid cap U.S. stock funds	7,948,440	7,948,440	-
Small cap U.S. stock funds	4,813,436	4,813,436	-
Specialty U.S. stock funds	4,213,711	4,213,711	-
Other	2,648,928	2,648,928	-
Common/collective trust funds (a)	<u>3,267,530</u>	<u>-</u>	<u>3,267,530</u>
Total	<u>\$ 61,079,430</u>	<u>\$ 57,811,900</u>	<u>\$ 3,267,530</u>

- (a) The objective of the common/collective trust funds is to achieve stability of principal and high current income.

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2014

NOTE 4. INVESTMENTS

The following table presents investments at December 31, 2014 and 2013. Investments that represent 5 percent or more of the Plan's net assets are separately identified (*).

	<u>2014</u>	<u>2013</u>
Registered investment companies:		
GM JPMorgan Government Bond Fund - Class A	\$ 5,022,902 *	\$ 4,670,341 *
GM American Funds Europacific Growth Fund - Class R3	4,708,285 *	4,907,785 *
GM Invesco Growth and Income Fund - Class A	4,248,016 *	4,031,036 *
GM Wells Fargo Advantage Premier Large Company Growth Fund - Class A	3,450,252 *	3,388,173 *
Other	<u>43,077,053</u>	<u>40,814,565</u>
Total registered investment companies	60,506,508	57,811,900
Common/collective trust funds	<u>2,924,969</u>	<u>3,267,530</u>
Total investments	<u>\$ 63,431,477</u>	<u>\$ 61,079,430</u>

During 2014, the Plan's investments in registered investment companies (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by \$2,138,235.

NOTE 5. INFORMATION PREPARED AND CERTIFIED BY TRUSTEE

The following information included in the accompanying financial statements and supplemental schedule was obtained from data that has been prepared and certified to as complete and accurate by the trustee.

Investments
Notes receivable from participants
Investment income
Interest income on notes receivable from participants
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2014

NOTE 6. COMMON/COLLECTIVE TRUST FUND

The Plan's investment options include the Federated Capital Preservation Fund and the GM Capital Preservation Fund, common/collective trust funds collectively referred to as "the CCT." The CCT is a commingled pool managed by Federated Investors, Inc. The CCT invests in underlying assets, such as short-term bonds and other fixed income securities and also purchases wrap contracts issued by insurance companies and other financial institutions. The CCT is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The wrap issuer guarantees a minimum rate of return and provides full benefit responsiveness.

Because the CCT is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the CCT. Contract value, as reported to the Plan, 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 CCT at December 31, 2014 and 2013 was \$2,924,969 and \$3,267,530, respectively. The crediting interest rate is based on a formula agreed upon with the issuer, but it may not be less than zero percent. Such interest rates are reviewed on a periodic basis for resetting.

Certain events would limit the Plan's ability to transact at contract value with Federated Investors, Inc. Such events include the following: (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the Plan sponsor or other Plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (4) 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 which would limit the Plan's ability to transact at contract value with participants are probable of occurring.

The average yields were as follows:

	<u>2014</u>	<u>2013</u>
Based on actual earnings	0.95 %	1.25 %
Based on interest rate credited to participants	0.59 %	1.04 %

NOTE 7. PARTY-IN-INTEREST TRANSACTIONS

Transactions in the Plan's notes receivable from participants qualify as party-in-interest transactions which are exempt from prohibited transaction rules.

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2014

NOTE 8. PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100 percent vested in their accounts.

Any participating Recipient Employer shall be permitted to discontinue or revoke its participation in the Plan. In such an event, the assets allocable to the participants of the Recipient Employer shall be transferred to the participants of the Recipient Employer or to the new trustee designated by such Recipient Employer if it has established a separate plan for its employees. If no separate plan has been established, the Plan shall proceed as though the Plan had been terminated with respect to the participants of such Recipient Employer.

NOTE 9. TAX STATUS

The Plan obtained its latest determination letter on November 29, 2013, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code ("IRC").

Although the Plan has been amended since receiving the determination letter, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require the plan administrator to evaluate tax positions taken by the Plan and recognize a tax liability for any uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by tax authorities; however, there are currently no audits for any tax periods in progress. The Plan administrator believes the Plan is no longer subject to income tax examinations for years prior to 2011.

NOTE 10. RISKS AND UNCERTAINTIES

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

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2014

NOTE 11. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

	<u>2014</u>	<u>2013</u>
Net assets available for benefits per the financial statements	\$ 64,778,236	\$ 62,652,371
Plus amount accrued for excess contributions payable	77,031	24,753
Adjustment from contract value to fair value for fully benefit-responsive investment contracts	<u>9,435</u>	<u>9,292</u>
Net assets available for benefits per Form 5500	<u>\$ 64,864,702</u>	<u>\$ 62,686,416</u>

The following is a reconciliation of the net increase in net assets available for benefits for the year ended December 31, 2014 per the financial statements to net income per Form 5500.

Net increase in net assets per the financial statements	\$ 2,956,741
Plus adjustment from contract value to fair value for fully benefit-responsive investment contracts in 2014	143
Less excess contributions payable at December 31, 2013	(24,753)
Plus excess contributions payable at December 31, 2014	<u>77,031</u>
Net income per Form 5500	<u>\$ 3,009,162</u>

NOTE 12. RECLASSIFICATIONS

Certain amounts as previously reported for 2013 have been reclassified to conform to the 2014 presentation.

SUPPLEMENTAL SCHEDULE

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
EIN: 76-0721383
PLAN NUMBER: 001
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2014

a.	b. Identity of Issue, Borrower Lessor, or Similar Party	c. Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	d. Cost	e. Current Value
	Investments at fair value:			
	Common/collective trust funds:			
	Federated Investors, Inc.	Capital Preservation Fund	X	\$ 2,646,603
	Federated Investors, Inc.	GM Capital Preservation Fund	X	278,366
	Registered investment companies:			
	American Funds	American Funds AMCAP Fund - Class R3	X	693,051
	American Funds	American Funds Europacific Growth Fund - Class R3	X	848,631
	American Funds	GM American Funds Europacific Growth Fund - Class R3	X	4,708,285
	American Funds	American Funds Fundamental Investors Fund - Class R3	X	1,108,848
	BlackRock	BlackRock Health Sciences Opportunities Portfolio - Investor A Shares	X	1,223,438
	BlackRock	BlackRock Inflation Protected Bond Portfolio - Investor A Shares	X	190,134
	BlackRock	GM BlackRock Inflation Protected Bond Portfolio - Investor A Shares	X	1,215,311
	BlackRock	BlackRock S&P 500 Index Fund - Institutional Shares	X	3,021,056
	Franklin Templeton	Templeton Global Bond Fund - Class A	X	1,086,441
	Invesco	Diversified Dividend Fund - Class A	X	341,598
	Invesco	Invesco Energy Fund - Class A	X	627,278
	Invesco	Invesco Growth and Income Fund - Class A	X	2,364,226
	Invesco	GM Invesco Growth and Income Fund - Class A	X	4,248,016
	Invesco	Invesco Small Cap Value Fund - Class A	X	734,969
	Invesco	GM Invesco Small Cap Value Fund - Class A	X	1,706,073
	Ivy Funds	Ivy Asset Strategy Fund - Class Y	X	980,460
	Ivy Funds	GM Ivy Asset Strategy Fund - Class Y	X	2,242,434
	Ivy Funds	Ivy Science and Technology Fund - Class Y	X	319,730
	John Hancock	John Hancock Disciplined Value Mid Cap Fund - Class A	X	1,439,633
	John Hancock	GM John Hancock Disciplined Value Mid Cap Fund - Class A	X	3,173,811
	JPMorgan	JPMorgan Government Bond Fund - Class A	X	409,266
	JPMorgan	GM JPMorgan Government Bond Fund - Class A	X	5,022,902
	Lord Abbett	Lord Abbett Developing Growth Fund - Class R3	X	1,087,333

THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
EIN: 76-0721383
PLAN NUMBER: 001
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2014

a.	b. Identity of Issue, Borrower Lessor, or Similar Party	c. Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	d. Cost	e. Current Value
	Lord Abbett	GM Lord Abbett Developing Growth Fund - Class R3	X	935,931
	MFS Investments	MFS International Value Fund - Class A	X	121,894
	MFS Investments	MFS Utilities Fund - Class A	X	721,590
	Nationwide	Nationwide International Index Fund - Class A	X	151,754
	Nationwide	Nationwide Small Cap Index Fund - Class A	X	245,534
	Oppenheimer	Oppenheimer Developing Markets Fund - Class A	X	847,709
	Oppenheimer	GM Oppenheimer Developing Markets Fund - Class A	X	1,918,919
	Oppenheimer	Oppenheimer Gold & Special Minerals Fund - Class A	X	159,196
	Oppenheimer	GM Oppenheimer Gold & Special Minerals Fund - Class A	X	1,126,827
	Oppenheimer	Oppenheimer International Growth Fund - Class A	X	272,750
	PIMCO Funds	GM PIMCO Total Return Fund - Class A	X	311
	Pioneer Investments	Pioneer Bond Fund - Class A	X	1,050,050
	Pioneer Investments	GM Pioneer Bond Fund - Class A	X	2,288,532
	Principal Funds	Principal High Yield Fund - Class A	X	660,093
	Principal Funds	GM Principal High Yield Fund - Class A	X	734,452
	Principal Funds	Principal Real Estate Securities Fund - Class A	X	891,901
	Principal Funds	GM Principal Real Estate Securities Fund - Class A	X	1,531,245
	Prudential Investments	Prudential Jennison Mid Cap Growth Fund - Class A	X	1,388,519
	Prudential Investments	GM Prudential Jennison Mid Cap Growth Fund - Class A	X	2,295,240
	Putnam	Putnam International Capital Opportunities Fund - Class A	X	84,601
	Wells Fargo	Wells Fargo Advantage Premier Large Company Growth Fund - Class A	X	836,284
	Wells Fargo	GM Wells Fargo Advantage Premier Large Company Growth Fund - Class A	X	3,450,252
	Total investments at fair value			<u>\$ 63,431,477</u>
*	Notes receivable from participants	Various, 4.25% - 9.50%	\$0	<u>\$ 1,031,981</u>

* - Party-in-interest

X - Investments are in individual participant-directed accounts.

Attachment to 2014 Form 5500
Form 5500 Multiple Employer Plan Participating Employer Information

Plan Name THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
Plan Sponsor's Name THE SYNERGY PLAN, LLC

EIN: 76-0721383
PN: 001

Name of participating employer	EIN	Percent of Total Contributions
VOITH-MERI ENVIRONMENTAL SOLUTIONS, INC.	04-3302625	2.20
NEAR EAST AREA RENEWAL, INC	20-0146547	0.20
INVARION, INC	20-0205523	0.28
LODESTAR SOLUTIONS, INC.	20-1377573	1.47
RAMIAH INVESTMENT GROUP	20-1731664	1.09
NATIONAL HOME HEALTH SERVICES, LLC	20-2451380	0.15
PANTENE ELECTRONICS NA, INC	20-3399100	0.63
CURA SURGICAL, INC.	20-5741227	1.90
MCFARLAINE MEDICAL, INC.	20-8412005	0.05
HEIDOLPH BRINKMAN, LLC	26-2819897	2.57
COLIANCE RISK ADVISORS, LLC	27-2921636	0.78
SHALE-INLAND STAMPING AND FABRICATING, LLC.	27-3442767	1.82
WEDGEWOOD BUILDING COMPANY	27-3605596	2.73
CARLSON-STI, INC.	27-3908888	0.08
MADISON WELLS PARTNERS, INC.	30-0554766	5.96
LOYAL MANUFACTURING CORPORATION	35-1358320	0.20
I A C E D	35-1695379	0.26
LA PLAZA, INC	35-1743525	0.16
ELECTRONIC MANUFACTURING SOLUTIONS, INC.	35-1910951	0.26
PARTNERS IN HOUSING DEVELOPMENT CORPORATION	35-1917637	1.02
INDIAN AASSOC. OF AREA AGENCIES ON AGING	35-2122608	0.22
DRIV-LOK, INC.	36-1010273	4.95
ELGIN AREA CHAMBER OF COMMERCE	36-1035380	0.75
THREE RIVERS MANUFACTURES ASSOCIATION	36-2414931	0.89
RELIABLE OF MILWAUKEE	39-0564740	3.72
NATIONAL ASSOC OF FIRE EQUIPMENT DISTRIBUTOR	36-2420809	0.53
CEDRIC SPRING & ASSOCIATES	36-2517088	0.13
RUBBER, INC.	36-2547969	3.59
HEALY, BENDER & ASSOCIATES, INC.	36-2696955	3.22
COMMUNITY STATE BANK	36-2800497	3.89
CARPET FAIR, INC.	36-2839354	0.07
NUANCE SOLUTIONS	36-2858787	2.94
ARLINGTON PLATING COMPANY	36-2886391	2.64
E P P CORPORATION	36-2891247	0.04
THOMPSON AUTO SUPPLY, INC.	36-2948370	0.25
CHRISTIAN LIFE RETIREMENT CENTER PLAN	36-3038261	0.82
FUNKHOUSER VEGOSEN LIEBMAN & DUNN LTD.	36-3106449	6.70
GREENWOOD TOOL & DIE	36-3144353	0.84
WAUKEGAN CORPORATE AVIATION FACILITIES	36-3366953	0.66
SPECTRUM COMPANIES INTERNATIONAL, LTD.	36-3375443	0.03
HEILO CRANE & HOIST, INC	36-3436613	0.43
MONARCH TECHNICAL SERVICES, INC	36-3498109	8.88
ABILITY ENGINEERING TECHNOLOGY, INC.	36-3517867	0.76
MR. SHIMS	36-3523154	0.11
ALGUS PACKAGING, INC.	36-3760273	1.73

Attachment to 2014 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
Plan Sponsor's Name THE SYNERGY PLAN, LLC

EIN: 76-0721383
PN: 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current value
	Invesco	(CL) Invesco Small Cap Value Fund A	0	734,969
	American Funds	American Funds EuroPacific GrowthR3	0	848,631
	American Funds	American Funds Fndmtl InvR3	0	1,108,848
	American Funds	American Funds AMCAP FundR3	0	693,051
	BlackRock	BlackRock Health Sciences Opp Port A	0	1,223,438
	BlackRock	BlackRock Inflation Protected Bond A	0	190,134
	BlackRock	BlackRock S & P 500 Stock Institutional	0	3,021,056

Attachment to 2014 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN

EIN: 76-0721383

Plan Sponsor's Name THE SYNERGY PLAN, LLC

PN: 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current value
	IVY	ivy Science and Technology Y	0	319,730
	Oppenheimer	Oppenheimer International Growth A	0	272,750
	Federated	Federated Capital Preservation	0	2,646,603
	Invesco	GM (CL) Invesco Small Cap Value Fund A	0	1,706,072
	American Funds	GM American Funds EuroPacific GrowthR3	0	4,708,285
	Federated	GM Federated Capital Preservation	0	278,366
	Principal	GM Principal High Yield A	0	734,452

Attachment to 2014 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
Plan Sponsor's Name THE SYNERGY PLAN, LLC

EIN: 76-0721383
PN: 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current value
	Invesco	GM Invesco Growth and Income Fund A	0	4,248,016
	JPMorgan	GM JPMorgan Government Bond Fund A	0	5,022,901
	Lord Abbett	GM Lord Abbett Developing Growth Fu	0	935,931
	John Hancock	(CL) GM John Hancock III Disc Val Mid Cap A	0	3,173,811
	PIMCO	GM PIMCO Total Return Fund A	0	311
	Prudential	GM Prudential Jennison Mid Cap Gr Inc A	0	2,295,240
	Wells Fargo	GM Wells Fargo Adv Premier Large Co Gr A	0	3,450,252

Attachment to 2014 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
Plan Sponsor's Name THE SYNERGY PLAN, LLC

EIN: 76-0721383
PN: 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current value
	Invesco	Invesco Energy Fund A	0	627,278
	Invesco	Invesco Growth and Income Fund A	0	2,364,226
	John Hancock	(CL) John Hancock III Disc Val Mid Cap A	0	1,439,634
	Ivy	Ivy Asset Strategy Y	0	980,460
	Invesco	Invesco Diversified Dividend A	0	341,598
	JPMorgan	JPMorgan Government Bond Fund A	0	409,266
	Lord Abbett	Lord Abbett Developing Growth Fund	0	1,087,333

Attachment to 2014 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name THE SYNERGY MULTIPLE EMPLOYER RETIREMENT SAVINGS PLAN
Plan Sponsor's Name THE SYNERGY PLAN, LLC

EIN: 76-0721383
PN: 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current value
	MFS	MFS Utilities Fund A	0	721,590
	Nationwide	Nationwide International Index Fund A	0	151,754
	Nationwide	Nationwide Small Cap Index Fund A	0	245,534
	MFS	MFS International Value A	0	121,894
	Oppenheimer	Oppenheimer Developing Markets Fund A	0	847,709
	Oppenheimer	Oppenheimer Gold And Spec Minerals A	0	159,197
	Pioneer	GM Pioneer Bond A	0	2,288,532

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Plan Sponsor's Name THE SYNERGY PLAN, LLC

EIN: 76-0721383
PN: 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current value
	Principal	GM Principle Real Estate Securities A	0	1,531,245
	Principal	Principal High Yield Fund A	0	660,093
	Prudential	Prudential Jennison Mid Cap Gr Inc A	0	1,388,519
	Putnam	Putnam Intl Capital Opp A	0	84,601
	Templeton	Templeton Global Bond Fund A	0	1,086,441
	Wells Fargo	Wells Fargo Adv Premier Large Co Gr A	0	836,284
	Ascensus Trust	Contributon Account	0	16,433

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Schedule H, line 4i - Schedule of Assets (Held at End of Year)

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Plan Sponsor's Name THE SYNERGY PLAN, LLC

EIN: 76-0721383
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(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current value
	Participant's Loan Account	Loan Principal Balance	0	1,031,981
	Ivy Asset	GM Ivy Asset Strategy Y	0	2,242,434
	Pioneer	Pioneer Bond A	0	1,050,050
	Oppenheimer	GM Oppenheimer Developing Market Fund A	0	1,918,919
	Oppenheimer	GM Oppenheimer Gold and Spec Minerals A	0	1,126,827
	BlackRock	GM BlackRock Inflation Protected Bond In	0	1,215,311
	Principle	Principle Real Estate Securities A	0	891,901