Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2014

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
PETERSON HOLDING CO. INCENTIVE RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 07/01/1977

2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)
PETERSON HOLDING CO.

955 MARINA BLVD.
SAN LEANDRO, CA 94577-3440

2b Employer Identification Number (EIN)
94-2420293

2c Plan Sponsor's telephone number
510-357-6200

2d Business code (see instructions)
423800

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

5	Total number of participants at the beginning of the plan year	**5**	1189
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)**	992
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	1072
b	Retired or separated participants receiving benefits	**6b**	55
c	Other retired or separated participants entitled to future benefits	**6c**	245
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	1372
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	9
f	Total. Add lines **6d** and **6e**.	**6f**	1381
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	1058
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	28
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2A 2E 2J 2K 3D 3H

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

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

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

A Name of plan	**B** Three-digit plan number (PN) ▶
PETERSON HOLDING CO. INCENTIVE RETIREMENT PLAN	001

C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
PETERSON HOLDING CO.	94-2420293

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

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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)

D.G. QUINLAN

68-0369875

(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?
35 38 49 50 70	NONE	13860	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

MILLIMAN

91-0675641

(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 17 38 50 64	NONE	48205	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

RBC WEALTH MANAGEMENT

41-1416330

(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?
33 50	NONE	292754	Yes [ ] No [X]	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)

WILMINGTON TRUST

51-0099033

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 21 25 50	NONE	44387	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

ARMANINO LLP

94-6214841

(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?
10 50	NONE	15923	Yes [ ] No [X]	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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection

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

A Name of plan
PETERSON HOLDING CO. INCENTIVE RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
PETERSON HOLDING CO.

D Employer Identification Number (EIN)
94-2420293

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	387908	144033
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		93042
(2) Participant contributions	1b(2)	782330	998
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1148956	3009099
(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)	12103023	15241262
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	452767	8298569
(B) Common	1c(4)(B)	106150831	109224992
(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)	522131	710334
(9) Value of interest in common/collective trusts	1c(9)		
(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)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	121547946	136722329
Liabilities			
g Benefit claims payable	1g	339550	140792
h Operating payables	1h		400
i Acquisition indebtedness	1i		
j Other liabilities	1j	2883	2841
k Total liabilities (add all amounts in lines 1g through1j)	1k	342433	144033
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	121205513	136578296

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)	1067287	
(B) Participants	2a(1)(B)	4059984	
(C) Others (including rollovers)	2a(1)(C)	1516620	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		6643891
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	249	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)	870212	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	32498	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		902959
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	245960	
(B) Common stock	2b(2)(B)	4266080	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		4512040
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	11924392	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	9803195	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		2121197
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	7075340	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		7075340

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		21255427
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	5428201	
(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)		5428201
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)	122375	
(2) Contract administrator fees	2i(2)	332068	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		454443
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		5882644
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		15372783
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: ARMANINO LLP **(2)** EIN: 94-6214841

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

Part V Trust Information (optional)

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

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
PETERSON HOLDING CO. INCENTIVE RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
PETERSON HOLDING CO.

D Employer Identification Number (EIN)
94-2420293

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): 51-0099033

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Peterson Holding Company
Incentive Retirement Plan

Financial Statements
And Supplemental Schedule

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

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INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees
Peterson Holding Company Incentive Retirement Plan
San Leandro, California

Report on the Financial Statements

We have audited the accompanying financial statements of the Peterson Holding Company Incentive Retirement Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

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

Disclaimer of Opinion

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

Other Matter

The supplemental schedule of assets (held at the end of the year) is required by the Department of Labor's (DOL) 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 this supplemental schedule.

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

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified 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.



Armanino^{LLP}
San Ramon, California

October 14, 2015

PETERSON HOLDING COMPANY INCENTIVE RETIREMENT PLAN
Statements of Net Assets Available for Benefits
December 31, 2014 and 2013

ASSETS

	2014	2013
Cash	$ 144,033	$ 387,908
Investments, at fair value		
Common stock	105,842,693	103,844,269
Preferred stock	8,298,569	454,800
Corporate bonds	14,952,942	12,103,023
Closed end mutual funds	3,128,595	2,296,206
Interest bearing cash	2,969,996	1,157,279
Total investments, at fair value	135,192,795	119,855,577
Receivables		
Dividends and interest	542,024	247,079
Employer contributions	93,042	782,330
Employee contributions	998	-
Notes receivable from participants	710,334	522,131
Total receivables	1,346,398	1,551,540
Total assets	136,683,226	121,795,025
Liabilities		
Miscellaneous payable	3,241	2,883
Net assets available for benefits	$ 136,679,985	$ 121,792,142

The accompanying notes are an integral part of these financial statements.

PETERSON HOLDING COMPANY INCENTIVE RETIREMENT PLAN
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2014

Additions to net assets attributed to	
Contributions	
Participant contributions	$ 4,020,881
Employer contributions	1,067,287
Participant rollover contributions	1,516,620
Total contributions	6,604,788
Investment income	
Net appreciation in fair value of assets	2,121,197
Net gain on sale of assets	7,075,340
Dividends	4,512,040
Interest	655,631
Other income	249
Total investment income	14,364,457
Total additions	20,969,245
Deductions from net assets attributed to	
Benefits paid to participants	5,626,959
Administrative fees and expenses	454,443
Total deductions	6,081,402
Increase in net assets available for benefits	14,887,843
Net assets available for benefits, beginning of year	121,792,142
Net assets available for benefits, end of year	$ 136,679,985

The accompanying notes are an integral part of these financial statements.

1. Description of the Plan

The following description of the Peterson Holding Company Incentive Retirement Plan (the "Plan") is provided for general information purposes only. Participants should refer to the Plan agreement for more complete information.

General

The Plan, a defined contribution plan sponsored by Peterson Holding Company and Affiliates (the "Company" or "Employer"), qualified under Section 401 of the Internal Revenue Code (the "Code"), was established effective July 1, 1977. The Plan is designed to provide benefits to certain employees of the Company in the event of retirement, disability, and death. Company contributions are made in the form of matching and discretionary contributions and are determined annually by the Board of Directors. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Plan administration

The Company's Incentive Retirement Plan Administrative Committee (the "Committee") is the trustee and is responsible for making investment decisions. Under the authority of the Committee, investments may be made in, but are not limited to, common stocks, corporate and government obligations, closed end mutual funds, commercial paper, and real and personal property.

In April 2015, Wilmington Trust Company merged with Matrix Trust Company ("Matrix"). Matrix is the custodian for the Plan. RBC Wealth Management, a division of RBC Capital Markets, acts as the securities advisor to the Plan. As part of its custodial services to the Plan, Matrix unitizes the assets of the Plan such that each participant's account consists of a specified number of units in the Plan's investment portfolio. Matrix computes the daily price of a unit based upon the end-of-day market prices of each investment in the Plan's portfolio. The value of each participant's account is computed each day and each participant transaction is based upon the daily price of a unit in the Plan.

Eligibility

Effective January 1, 2014, the Plan was amended to add an automatic enrollment feature for newly hired employees. New employees, except for those whose terms of employment are under a collective bargaining agreement are automatically enrolled in the 401(k) portion of the Plan at the rate of 2.5% of eligible compensation as defined by the Plan, unless the employee elects a different rate, including zero.

1. Description of the Plan (continued)

Participant contributions

Maximum allowed deferral amounts were $17,500 for 2014 and 2013, respectively. Participants over the age of 50 could also contribute an additional $5,500 to the Plan for 2014 and 2013.

Participants are allowed to make rollover contributions from other qualified employer-sponsored retirement plans with the approval of the Employer.

Employer contributions

Employer matching contributions are discretionary. The Company elected to make a discretionary employer matching contribution in the amount of $1,067,287 for the year ended December 31, 2014.

The Company may elect to make a discretionary profit sharing contribution to the Plan. Employees must complete one year of service with the Company in order to be eligible to receive the profit sharing contribution. The Company did not elect to make a discretionary profit sharing contribution in 2014.

Participant accounts

Individual accounts are maintained for each Plan participant. Each participant's account consists of units in the Plan's investment portfolio with the units being priced each day based upon the end-of-day market price of each investment. Additional units are purchased with the participant's contributions, the Company's matching contribution and the allocation of any Company discretionary profit sharing contributions. Units are sold to pay each participant's share of administrative expenses that are charged to the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account balance.

Investments

The Plan investments are not participant-directed; therefore, all contributions are included under one uniform investment policy. The investment objective is to diversify long-term investments so as to maximize returns with minimum risk of significant losses. The asset allocation policy includes utilizing the following combination of securities: common stocks, corporate bonds, government bonds, commercial property, real and personal property, and closed end mutual funds.

1. Description of the Plan (continued)

Vesting

Balances arising from participants' pre-tax contributions, rollovers and earnings thereon are vested immediately. Employees vest in the Company contributions at ten percent for each of the first two years and twenty percent for each of the next four years. Company contributions become fully vested after six years of service as defined, or upon death, disability or normal retirement at age 62.

Forfeitures

Forfeited balances are first used to reduce administrative expenses before reducing future Company contributions. Forfeited non-vested accounts at December 31, 2014 and 2013 totaled $1,135 and $15,826, respectively. Forfeitures were not used to reduce Company contributions to the Plan during the years ended December 31, 2014 and 2013. Forfeitures totaling $1,090 occurred during the year ended December 31, 2014 and forfeitures totaling $9,503 were used to reduce administrative expenses during the year ended December 31, 2014.

Payment of benefits

On termination of service, death, disability, retirement or any date following the attainment of age 59 ½, the Plan provides that a participant receive vested benefits in the form of a lump sum payment, installment payments, or a combination thereof. If a participant's account balance is less than or equal to $1,000, the participant has the option to rollover the balance to another qualified plan or will receive payment in a lump sum, within a reasonable time in accordance with the provisions of the plan. If the account balance is over $1,000, the participant must consent to either a distribution paid in the form of a lump-sum payment, a direct rollover into another qualified plan, installment payments over a period not longer than life expectancy or postpone payment to a later date and remain in the Plan as described in the Plan document.

For the years ended December 31, 2014 and 2013, amounts allocated to accounts of persons who have elected to withdraw from the Plan, but have not been paid, were $140,792 and $339,550, respectively. See Note 8 for reconciliation to Form 5500.

Notes receivable from participants

Effective September 1, 2013, the Plan was amended to allow for participant loans. Participants may borrow from their vested accounts a minimum of $1,000 up to a maximum amount that equals the lesser of $50,000 or 50% of the value of their vested account balance. All loans must be repaid within 5 years. The loans are secured by the remaining vested balance in the participant's account and bear an interest rate that is equal to the prime rate at the time the loan is taken plus 2%. Principal and interest are paid ratably through semi-monthly payroll deductions. Loans outstanding during 2014 and 2013, bear interest at rates of 5.25%.

2. Summary of Significant Accounting Policies

Basis of accounting

The accompanying financial statements have been prepared on the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America.

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. See Note 7 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. Delinquent participant loans are reclassified as distributions based upon the terms of the plan document.

Benefits

Benefits are recorded when paid.

Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Accordingly, actual results could differ from those estimates.

Risks and uncertainties

The Plan invests in various securities including common stocks, corporate bonds, government bonds, commercial property, real and personal property, and closed end mutual funds. Investment securities, in general, are exposed to various risks, such as interest rates, credit, and overall market volatility. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in risks in the near term would materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits and the statement of changes in net assets available for benefits.

2. Summary of Significant Accounting Policies (continued)

Administrative expenses

Most administrative expenses are paid by the Plan.

Subsequent events

The Plan administrator has evaluated subsequent events through October 14, 2015, the date the financial statements were available to be issued. During the period from January 1, 2015 through October 14, 2015, the Plan did not have any material recognizable subsequent events.

3. Information Prepared and Certified by Custodian

In accordance with Section 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the custodian certified information regarding the cost and fair value of all investments at December 31, 2014, and custodian investment transactions entered into during the year ended December 31, 2014, which was used in the preparation of the accompanying financial statements and supplemental schedule.

4. Income Tax Status

The Plan has been qualified and is exempt from income taxes; therefore, no provision for income tax has been included in the Plan's financial statements. The Internal Revenue Service has determined and informed the Company by letter dated August 12, 2010, that the Plan is designed in accordance with applicable sections of the Code. The Company is not aware of any events which would cause the Plan to become disqualified in operation and believes the Plan is designed and is currently being operated in compliance with the applicable requirements of the Code.

Accounting principles generally accepted in the United States of America require the Plan's management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon an examination by the Internal Revenue Service. No uncertain positions have been identified that would require the recognition of a tax liability (or asset) or disclosure in the financial statements as of December 31, 2014 and 2013. The Plan is subject to routine audits by applicable taxing jurisdictions; however, there are currently no audits for any tax periods in progress. Employer believes the Plan is no longer subject to income tax examinations for 2010 and prior years.

5. Plan Termination

While the Company has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA. In the event of Plan termination or complete discontinuance of Company contributions, the individual accounts of all participants, after payment of any applicable expenses, would become fully vested and non-forfeitable.

6. Party-in-Interest Transactions

The Plan has among its investments certain funds managed by RBC. RBC is a securities advisor as defined by the Plan and, therefore, these transactions qualify as exempt party-in-interest transactions.

7. Fair Value Measurements

The Plan's valuation methodologies were applied to all of its investments carried at fair value. Fair value is based upon quoted market prices, where available. If listed prices or quotes are not available, fair value is based upon models that primarily use, as inputs, market-based or independently sourced market parameters, including yield curves, interest rates, volatilities, equity or debt prices, foreign exchange rates and credit curves.

The Plan defines fair value as the price that would be received from selling an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Generally Accepted Accounting Principles establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to measurements involving significant unobservable inputs (Level 3 measurements). The three levels of fair value hierarchy are as follows:

- Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the Company has the ability to access at the measurement date.

- Level 2 inputs are inputs other than Level 1 either directly or indirectly, such as quoted prices in active markets for similar assets or liabilities, quoted prices for identical or similar assets or liabilities in markets that are not active, or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.

7. Fair Value Measurements (continued)

- Level 3 inputs are unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

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

Cash and cash management funds are valued at the closing price or the amount held on deposit by the custodian bank where quoted prices are available in an active market and are classified as Level 1.

Common stocks, closed end mutual funds, preferred stocks, and corporate bonds are valued at the closing price reported on the major market on which the individual securities are traded. All common stocks, closed end mutual funds, preferred stocks, and corporate bonds are classified within Level 1 of the valuation hierarchy.

Investments measured at fair value on a recurring basis consisted of the following types of instruments as of December 31, 2014:

	Level 1	Level 2	Level 3	Total
Interest bearing cash	$ 2,969,996	$ -	$ -	$ 2,969,996
Equities				
Common stock	105,842,693	-	-	105,842,693
Preferred stock	8,298,569	-	-	8,298,569
Fixed income				
Corporate bonds	14,952,942	-	-	14,952,942
Closed end mutual funds	3,128,595	-	-	3,128,595
Total	$135,192,795	$ -	$ -	$135,192,795

7. Fair Value Measurements (continued)

Investments measured at fair value on a recurring basis consisted of the following types of instruments as of December 31, 2013:

	Level 1	Level 2	Level 3	Total
Interest bearing cash	$ 1,157,279	$ -	$ -	$ 1,157,279
Equities				
Common Stock	103,844,269	-	-	103,844,269
Preferred stock	454,800	-	-	454,800
Fixed income				
Corporate bonds	12,103,023	-	-	12,103,023
Closed end mutual funds	2,296,206	-	-	2,296,206
Total	$119,855,577	$ -	$ -	$119,855,577

8. 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:

	2014	2013
Net assets available for benefits per the financial statements	$136,679,985	$121,792,142
Payment of benefits recorded in Form 5500 in the current year	(140,792)	(339,550)
Interest and dividends accrual not recorded in Form 5500	-	(247,079)
Other reconciling items included in Form 5500 in current year	39,103	-
Net assets available for benefits per Form 5500	$136,578,296	$121,205,513

8. Reconciliation of Financial Statements to Form 5500 (continued)

The following is a reconciliation of the increase in net assets per the financial statements for the years ended December 31, 2014 and 2013 to Form 5500:

	2014	2013
Increase in net assets per financial statements	$14,887,843	$20,233,317
Payment of benefits recorded in Form 5500 in the current year	(140,792)	(339,550)
Interest and dividends accrual reversal from prior year	247,079	202,744
Payment of benefits recorded reversal from prior year	339,550	98,542
Interest and dividends accrual not recorded in Form 5500 in current year	-	(247,079)
Other reconciling items included in Form 5500 in current year	39,103	-
Increase in net assets per the Form 5500	$15,372,783	$19,947,974

SUPPLEMENTAL SCHEDULE

PETERSON HOLDING COMPANY INCENTIVE RETIREMENT PLAN
Schedule H, Part IV, Item 4(i) - Schedule of Assets (Held at Year End)
EIN: 94-2420293; Plan 001
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
*	RBC Prime Money Market Select Class	Money Market Mutual Fund	$ 2,935,613	$ 2,915,447
	Dain Rauscher Cash	Money Market Mutual Fund	54,915	54,549
		Total Interest Bearing Cash	2,990,528	2,969,996
	Closed End Funds			
	Blackrock Core Bd Trust	Closed End Mutual Fund	1,754,369	1,608,320
	Duff & Phelps Util Cp Bd	Closed End Mutual Fund	1,029,501	723,057
	Dnp Select Income Fund Inc	Closed End Mutual Fund	844,432	797,218
		Total Closed End Mutual Funds	3,628,302	3,128,595
	Corporate Bonds			
	AT&T Corp	Corporate Bonds, Due 03-15-29, 6.5%	262,757	356,090
	Centurytel Inc	Corporate Bonds, Due 09-15-39, 7.6%	1,031,642	978,443
	Centurylink Inc	Corporate Bonds, Due 03-15-42, 7.65%	1,016,887	990,959
	Citizens Communications Co	Corporate Bonds, Due 08-15-31, 9%	981,024	1,084,135
	Frontier Communications	Corporate Bonds, Due 07-01-35, 7.45%	483,506	447,005
	Frontier Communications	Corporate Bonds, Due 11-01-25, 7%	494,525	481,772
	RR Donnelley & Sons	Corporate Bonds, Due 04-15-29, 6.625%	503,756	474,321
	Ford Motor Company	Corporate Bonds, Due 11-15-25, 7.125%	378,852	696,858
	Ford Motor Company	Corporate Bonds, Due 08-01-26, 7.5%	543,574	942,122
	Ford Motor Company	Corporate Bonds, Due 11-01-46, 7.4%	488,911	719,017
	Ford Motor Company	Corporate Bonds, Due 02-15-28, 6.625%	367,674	589,798
	Ford Motor Company	Corporate Bonds, Due 01-15-32, 8.9%	437,738	709,247
	Ford Motor Company	Corporate Bonds, Due 10-01-28, 6.625%	571,030	894,933
	Ford Motor Company	Corporate Bonds, Due 02-01-29, 6.375%	566,684	893,987
	Ford Motor Company	Corporate Bonds, Due 07-16-31, 7.45%	407,362	672,285
	Madison Gas & Electric C	Corporate Bonds, Due 02-15-28, 7.7%	5,850	6,033
	Missouri Pac Rr	Corporate Bonds, Due 01-01-20, 4.75%	50,782	87,844
	Newmont Mining Corp	Corporate Bonds, Due 10-01-39, 6.25%	963,456	1,007,600
	Puget Sound Energy Inc	Corporate Bonds, Due 06-15-18, 6.74%	187,751	229,578
	Puget Sound Energy Inc	Corporate Bonds, Due 03-09-29, 7%	197,255	258,317
	US Steel Corp	Corporate Bonds, Due 06-01-37, 6.65%	699,387	696,567
	US West Communications	Corporate Bonds, Due 09-15-33, 6.875%	278,332	299,791
	Qwest Corp	Corporate Bonds, Due 11-15-43, 7.125%	292,506	298,712
	Qwest Corporation	Corporate Bonds, Due 09-15-25, 7.25%	296,511	345,904
	Qwest Corp	Corporate Bonds, Due 11-10-26, 7.2%	295,506	299,051
	Wachovia Cap Trust III	Corporate Bonds, Due 03-15-42, 5.8%	497,506	492,574
		Total Corporate Bonds	12,300,764	14,952,942
	Common Stocks			
	3m Co.	Common Stock	380,994	1,142,583
	Abbott Laboratories	Common Stock	794,190	1,341,610
	Agree Realty Corp	Common Stock	645,161	957,374
	Allstate Corp	Common Stock	487,729	1,325,865
	Ameren Corp	Common Stock	836,224	1,145,573
	American Electric Power Co	Common Stock	687,849	1,206,316
	Amerigas Partners-LP	Common Stock	603,647	999,621
	Anadarko Pete Corp.	Common Stock	163,326	983,410
	Apple Inc	Common Stock	689,627	1,096,452
	Astrazeneca Plc Sponsored Adr	Common Stock	626,960	1,188,496
	At&t Inc	Common Stock	655,817	1,034,359
	Baxter Intl Inc	Common Stock	471,639	1,128,433
	Bce Inc Com	Common Stock	1,056,046	1,138,868
	Bristol-Myers Squibb Co	Common Stock	531,528	1,202,060
	Canadian Natural Resources	Common Stock	955,439	855,817
	Caterpillar Inc	Common Stock	713,076	909,207
	Celgene Corp	Common Stock	828,582	955,592
	Cenovus Energy Inc	Common Stock	948,950	696,413
	Centerpoint Energy Inc	Common Stock	856,291	1,186,976
	Chevron Corp	Common Stock	321,522	1,014,043
	Cisco Systems Inc	Common Stock	950,329	1,229,529
	Citigroup Inc	Common Stock	859,694	1,128,746
	Coca-Cola Company	Common Stock	609,100	1,132,352
		Forward	15,673,720	24,999,695

PETERSON HOLDING COMPANY INCENTIVE RETIREMENT PLAN
Schedule H, Part IV, Item 4(i) - Schedule of Assets (Held at Year End)
EIN: 94-2420293; Plan 001
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
		Forward	$ 15,673,720	$ 24,999,695
	Common Stocks (continued)			
	Colgate-Palmolive	Common Stock	476,871	1,065,306
	Conocophillips	Common Stock	290,830	891,804
	Consolidated Edison	Common Stock	634,501	983,559
	Costco Wholesale Corp-New	Common Stock	244,993	1,126,451
	Csx Corp	Common Stock	825,943	1,259,609
	Disney Walt Co	Common Stock	375,008	1,356,664
	Dow Chemical Corp	Common Stock	369,937	951,434
	Dte Energy Co	Common Stock	430,168	1,115,336
	Eaton Corp PLC	Common Stock	804,431	857,347
	E I Du Pont De Nemours & Co	Common Stock	496,805	1,101,717
	Eli Lilly & Company	Common Stock	651,187	1,096,492
	Emc Corp(mass)com	Common Stock	581,604	664,696
	Emerson Electric Co	Common Stock	835,081	1,073,084
	Enbridge Energy Partners LP	Common Stock	777,009	1,208,849
	Encana Corp	Common Stock	1,210,186	647,551
	Energy Transfer Partners	Common Stock	951,771	1,149,298
	Enterprise Products Pptns LP	Common Stock	321,241	1,040,507
	Exxon-Mobil Corporation	Common Stock	569,075	1,056,098
	Freeport-Mcmoran Inc	Common Stock	1,057,684	707,737
	Frontier Communications Corp	Common Stock	1,024,825	1,060,096
	General Electric Co	Common Stock	669,703	1,255,089
	General Motors Co	Common Stock	646,697	1,022,990
	Glaxosmithkline Plc Ads	Common Stock	561,683	827,882
	Hawaiian Electric Industries	Common Stock	639,642	1,097,485
	Health Care Reit Inc	Common Stock	1,065,270	1,217,694
	Honeywell International	Common Stock	492,643	1,141,431
	Intel Corporation	Common Stock	700,185	1,045,404
	Johnson & Johnson	Common Stock	258,090	1,194,550
	JPMorgan Chase & Co	Common Stock	770,802	1,181,105
	Kimco Realty Corp	Common Stock	870,652	1,323,551
	Kinder Morgan Inc	Common Stock	544,647	1,032,300
	Linn Energy LLC - Units	Common Stock	907,330	374,328
	Lyondellbasell Indus A	Common Stock	845,262	686,095
	Magellan Midstream Partners	Common Stock	243,113	1,149,537
	Marathon Petroleum Corp	Common Stock	455,433	1,210,399
	Martin Midstream Partners LP	Common Stock	799,753	694,228
	Merck & Company Inc	Common Stock	299,768	1,015,415
	Metlife Inc	Common Stock	782,576	832,814
	Microsoft Corporation	Common Stock	583,278	1,245,802
	Newmont Mining Corp	Common Stock	1,005,530	713,419
	Norfolk Southern Co.	Common Stock	753,743	1,208,572
	Old Republic International Corp.	Common Stock	987,969	1,191,674
	Pepco Holdings	Common Stock	673,713	995,127
	Pepsico Inc	Common Stock	741,299	1,080,201
	Petsmart Inc.	Common Stock	660,920	1,332,439
	Pfizer Incorporated	Common Stock	628,333	1,005,636
	Phillips 66	Common Stock	606,053	1,011,363
	Plains All American Pipeline LP	Common Stock	372,244	1,004,274
	Pnc Financial Svc Group	Common Stock	811,292	1,332,154
	Procter & Gamble Co	Common Stock	636,893	1,013,417
	Rr Donnelley & Sons Co	Common Stock	856,244	1,126,787
	Realty Income Corp	Common Stock	312,815	1,279,595
	Royal Dutch Shell PLC - ADR A	Common Stock	128,090	139,659
	Royal Dutch Shell PLC - ADR B	Common Stock	653,030	690,970
		Forward	50,567,565	80,086,717

PETERSON HOLDING COMPANY INCENTIVE RETIREMENT PLAN
Schedule H, Part IV, Item 4(i) - Schedule of Assets (Held at Year End)
EIN: 94-2420293; Plan 001
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
		Forward	$ 50,567,565	$ 80,086,717
	Common Stocks (continued)			
	Schlumberger Ltd	Common Stock	229,628	933,256
	Southern Company	Common Stock	681,508	926,879
	StatoilHydro Asa-Spon Adr	Common Stock	954,759	643,210
	Suncor Energy Inc	Common Stock	967,343	833,407
	Targa Resources Partners LP	Common Stock	402,097	713,419
	Teco Energy Inc	Common Stock	797,760	1,180,509
	Texas Instruments Inc	Common Stock	930,576	1,380,837
	Time Warner Inc	Common Stock	594,514	797,603
	Travelers Cos Inc	Common Stock	869,227	1,051,454
	Uil Holdings Corp	Common Stock	676,118	994,754
	Union Pacific Corp.	Common Stock	711,760	1,775,055
	United Parcel Service	Common Stock	698,681	1,159,515
	United Technologies Corp.	Common Stock	636,499	1,142,345
	US Bancorp - Del	Common Stock	611,168	1,111,805
	Valero Energy Corp New	Common Stock	837,378	835,898
	Vanguard Natural Resources	Common Stock	746,289	443,103
	Verizon Communications	Common Stock	640,965	1,022,309
	Vodafone Group PLC ADR	Common Stock	500,561	678,851
	Wal-Mart Stores Inc	Common Stock	623,301	1,151,662
	Waste Management Inc	Common Stock	869,804	1,254,067
	Wells Fargo & Co New	Common Stock	470,449	1,089,102
	Westar Energy Inc.	Common Stock	489,087	1,228,964
	Williams Co.	Common Stock	829,503	669,613
	Williams Partners LP	Common Stock	324,417	720,124
	Windstream Holdings Inc	Common Stock	1,036,746	769,404
	Xcel Energy Inc	Common Stock	426,672	1,248,831
		Total Common Stock	68,124,375	105,842,693
	Preferred Stock			
	Bank Of America Corp	Preferred Stock	503,948	499,056
	Bank Of America Corp	Preferred Stock	508,746	507,936
	Capital One Financial Corp Ser B	Preferred Stock	480,492	484,692
	Citigroup Inc	Preferred Stock	473,459	484,752
	Citigroup Inc	Preferred Stock	1,037,988	1,042,176
	City National Corp	Preferred Stock	454,675	463,494
	Hanover Insurance Group	Preferred Stock	498,061	496,672
	JPMorgan Chase & Co	Preferred Stock	518,008	524,883
	Jpmorgan Chase & Co	Preferred Stock	462,435	477,798
	Morgan Stanley	Preferred Stock	514,948	506,744
	Qwest Corp	Preferred Stock	781,835	861,825
	Qwest Corp Pfd Ser A	Preferred Stock	540,711	534,816
	SCE Trust II	Preferred Stock	430,089	451,773
	Wells Fargo & Company	Preferred Stock	465,659	457,733
	Wells Fargo & Company Pfd	Preferred Stock	505,319	504,221
		Total Preferred Stock	8,176,373	8,298,569
	Notes receivable from participants	Participant Loans, Interest Rate - 5.25%	710,334	710,334
		Grand Total	$ 95,930,676	$ 135,903,129

* Indicates a party-in-interest

PETERSON HOLDING COMPANY INCENTIVE RETIREMENT PLAN
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	Qwest Corp	Corporate Bonds, Due 11-15-43, 7.125%	292,506	298,712
	Qwest Corporation	Corporate Bonds, Due 09-15-25, 7.25%	296,511	345,904
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	Wachovia Cap Trust III	Corporate Bonds, Due 03-15-42, 5.8%	497,506	492,574
		Total Corporate Bonds	12,300,764	14,952,942
	Common Stocks			
	3m Co.	Common Stock	380,994	1,142,583
	Abbott Laboratories	Common Stock	794,190	1,341,610
	Agree Realty Corp	Common Stock	645,161	957,374
	Allstate Corp	Common Stock	487,729	1,325,865
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	Canadian Natural Resources	Common Stock	955,439	855,817
	Caterpillar Inc	Common Stock	713,076	909,207
	Celgene Corp	Common Stock	828,582	955,592
	Cenovus Energy Inc	Common Stock	948,950	696,413
	Centerpoint Energy Inc	Common Stock	856,291	1,186,976
	Chevron Corp	Common Stock	321,522	1,014,043
	Cisco Systems Inc	Common Stock	950,329	1,229,529
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	Coca-Cola Company	Common Stock	609,100	1,132,352
		Forward	15,673,720	24,999,695

PETERSON HOLDING COMPANY INCENTIVE RETIREMENT PLAN
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EIN: 94-2420293; Plan 001
December 31, 2014

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		Forward	$ 15,673,720	$ 24,999,695
	Common Stocks (continued)			
	Colgate-Palmolive	Common Stock	476,871	1,065,306
	Conocophillips	Common Stock	290,830	891,804
	Consolidated Edison	Common Stock	634,501	983,559
	Costco Wholesale Corp-New	Common Stock	244,993	1,126,451
	Csx Corp	Common Stock	825,943	1,259,609
	Disney Walt Co	Common Stock	375,008	1,356,664
	Dow Chemical Corp	Common Stock	369,937	951,434
	Dte Energy Co	Common Stock	430,168	1,115,336
	Eaton Corp PLC	Common Stock	804,431	857,347
	E I Du Pont De Nemours & Co	Common Stock	496,805	1,101,717
	Eli Lilly & Company	Common Stock	651,187	1,096,492
	Emc Corp(mass)com	Common Stock	581,604	664,696
	Emerson Electric Co	Common Stock	835,081	1,073,084
	Enbridge Energy Partners LP	Common Stock	777,009	1,208,849
	Encana Corp	Common Stock	1,210,186	647,551
	Energy Transfer Partners	Common Stock	951,771	1,149,298
	Enterprise Products Pptns LP	Common Stock	321,241	1,040,507
	Exxon-Mobil Corporation	Common Stock	569,075	1,056,098
	Freeport-Mcmoran Inc	Common Stock	1,057,684	707,737
	Frontier Communications Corp	Common Stock	1,024,825	1,060,096
	General Electric Co	Common Stock	669,703	1,255,089
	General Motors Co	Common Stock	646,697	1,022,990
	Glaxosmithkline Plc Ads	Common Stock	561,683	827,882
	Hawaiian Electric Industries	Common Stock	639,642	1,097,485
	Health Care Reit Inc	Common Stock	1,065,270	1,217,694
	Honeywell International	Common Stock	492,643	1,141,431
	Intel Corporation	Common Stock	700,185	1,045,404
	Johnson & Johnson	Common Stock	258,090	1,194,550
	JPMorgan Chase & Co	Common Stock	770,802	1,181,105
	Kimco Realty Corp	Common Stock	870,652	1,323,551
	Kinder Morgan Inc	Common Stock	544,647	1,032,300
	Linn Energy LLC - Units	Common Stock	907,330	374,328
	Lyondellbasell Indus A	Common Stock	845,262	686,095
	Magellan Midstream Partners	Common Stock	243,113	1,149,537
	Marathon Petroleum Corp	Common Stock	455,433	1,210,399
	Martin Midstream Partners LP	Common Stock	799,753	694,228
	Merck & Company Inc	Common Stock	299,768	1,015,415
	Metlife Inc	Common Stock	782,576	832,814
	Microsoft Corporation	Common Stock	583,278	1,245,802
	Newmont Mining Corp	Common Stock	1,005,530	713,419
	Norfolk Southern Co.	Common Stock	753,743	1,208,572
	Old Republic International Corp.	Common Stock	987,969	1,191,674
	Pepco Holdings	Common Stock	673,713	995,127
	Pepsico Inc	Common Stock	741,299	1,080,201
	Petsmart Inc.	Common Stock	660,920	1,332,439
	Pfizer Incorporated	Common Stock	628,333	1,005,636
	Phillips 66	Common Stock	606,053	1,011,363
	Plains All American Pipeline LP	Common Stock	372,244	1,004,274
	Pnc Financial Svc Group	Common Stock	811,292	1,332,154
	Procter & Gamble Co	Common Stock	636,893	1,013,417
	Rr Donnelley & Sons Co	Common Stock	856,244	1,126,787
	Realty Income Corp	Common Stock	312,815	1,279,595
	Royal Dutch Shell PLC - ADR A	Common Stock	128,090	139,659
	Royal Dutch Shell PLC - ADR B	Common Stock	653,030	690,970
		Forward	50,567,565	80,086,717

PETERSON HOLDING COMPANY INCENTIVE RETIREMENT PLAN
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EIN: 94-2420293; Plan 001
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
		Forward	$ 50,567,565	$ 80,086,717
	Common Stocks (continued)			
	Schlumberger Ltd	Common Stock	229,628	933,256
	Southern Company	Common Stock	681,508	926,879
	StatoilHydro Asa-Spon Adr	Common Stock	954,759	643,210
	Suncor Energy Inc	Common Stock	967,343	833,407
	Targa Resources Partners LP	Common Stock	402,097	713,419
	Teco Energy Inc	Common Stock	797,760	1,180,509
	Texas Instruments Inc	Common Stock	930,576	1,380,837
	Time Warner Inc	Common Stock	594,514	797,603
	Travelers Cos Inc	Common Stock	869,227	1,051,454
	Uil Holdings Corp	Common Stock	676,118	994,754
	Union Pacific Corp.	Common Stock	711,760	1,775,055
	United Parcel Service	Common Stock	698,681	1,159,515
	United Technologies Corp.	Common Stock	636,499	1,142,345
	US Bancorp - Del	Common Stock	611,168	1,111,805
	Valero Energy Corp New	Common Stock	837,378	835,898
	Vanguard Natural Resources	Common Stock	746,289	443,103
	Verizon Communications	Common Stock	640,965	1,022,309
	Vodafone Group PLC ADR	Common Stock	500,561	678,851
	Wal-Mart Stores Inc	Common Stock	623,301	1,151,662
	Waste Management Inc	Common Stock	869,804	1,254,067
	Wells Fargo & Co New	Common Stock	470,449	1,089,102
	Westar Energy Inc.	Common Stock	489,087	1,228,964
	Williams Co.	Common Stock	829,503	669,613
	Williams Partners LP	Common Stock	324,417	720,124
	Windstream Holdings Inc	Common Stock	1,036,746	769,404
	Xcel Energy Inc	Common Stock	426,672	1,248,831
		Total Common Stock	68,124,375	105,842,693
	Preferred Stock			
	Bank Of America Corp	Preferred Stock	503,948	499,056
	Bank Of America Corp	Preferred Stock	508,746	507,936
	Capital One Financial Corp Ser B	Preferred Stock	480,492	484,692
	Citigroup Inc	Preferred Stock	473,459	484,752
	Citigroup Inc	Preferred Stock	1,037,988	1,042,176
	City National Corp	Preferred Stock	454,675	463,494
	Hanover Insurance Group	Preferred Stock	498,061	496,672
	JPMorgan Chase & Co	Preferred Stock	518,008	524,883
	Jpmorgan Chase & Co	Preferred Stock	462,435	477,798
	Morgan Stanley	Preferred Stock	514,948	506,744
	Qwest Corp	Preferred Stock	781,835	861,825
	Qwest Corp Pfd Ser A	Preferred Stock	540,711	534,816
	SCE Trust II	Preferred Stock	430,089	451,773
	Wells Fargo & Company	Preferred Stock	465,659	457,733
	Wells Fargo & Company Pfd	Preferred Stock	505,319	504,221
		Total Preferred Stock	8,176,373	8,298,569
	Notes receivable from participants	Participant Loans, Interest Rate - 5.25%	710,334	710,334
		Grand Total	$ 95,930,676	$ 135,903,129

* Indicates a party-in-interest