

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

Part II	Basic Plan Information—enter all requested information												
1a Name of plan <u>POLLOCK RETIREMENT PLAN</u> 2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>POLLOCK INVESTMENTS INC.</u> <u>1 POLLOCK PLACE</u> <u>GRAND PRAIRIE, TX 75050-7939</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 50%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1972</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>75-1015406</u></td> </tr> <tr> <td colspan="2">2c Plan Sponsor's telephone number <u>972-337-3833</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>424100</u></td> </tr> <tr> <td colspan="2" style="height: 40px;"></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>01/01/1972</u>		2b Employer Identification Number (EIN) <u>75-1015406</u>		2c Plan Sponsor's telephone number <u>972-337-3833</u>		2d Business code (see instructions) <u>424100</u>			
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2c Plan Sponsor's telephone number <u>972-337-3833</u>													
2d Business code (see instructions) <u>424100</u>													

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2015	RICHARD POLLOCK
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5 486
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) 175
a(2) Total number of active participants at the end of the plan year	6a(2) 162
b Retired or separated participants receiving benefits	6b 107
c Other retired or separated participants entitled to future benefits.....	6c 171
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d 440
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e 38
f Total. Add lines 6d and 6e	6f 478
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A 1I	
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☒ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

<div>SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Single-Employer Defined Benefit Plan Actuarial Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).</div> <div>File as an attachment to Form 5500 or 5500-SF.</div>	<div>OMB No. 1210-0110</div> <div>2014</div> <div>This Form is Open to Public Inspection</div>
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For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

Round off amounts to nearest dollar.
Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan POLLOCK RETIREMENT PLAN	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF POLLOCK INVESTMENTS INC.	D Employer Identification Number (EIN) 75-1015406

E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2014			
2 Assets:			
a Market value	2a	8391551	
b Actuarial value	2b	7947735	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	134	3681816	3681816
b For terminated vested participants	177	2361105	2361105
c For active participants	175	3155182	3155182
d Total	486	9198103	9198103
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)	☐		
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5	6.49%	
6 Target normal cost	6	90000	

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

<div>SIGN HERE</div>	<div>09/25/2015</div> <div>Signature of actuary</div> <div>COLIN B. CASSIDY, A.S.A., E.A.</div> <div>Type or print name of actuary</div> <div>TRANSAMERICA</div> <div>Firm name</div> <div>24 PRIME PARK WAY, SUITE 400 NATICK, MA 01760-1528</div> <div>Address of the firm</div>	<div>Date</div> <div>14-05294</div> <div>Most recent enrollment number</div> <div>508-903-6011</div> <div>Telephone number (including area code)</div>
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If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

Part II Beginning of Year Carryover and Prefunding Balances		
	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of <u>12.98</u> %	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>6.32</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages		
14 Funding target attainment percentage	14	86.40 %
15 Adjusted funding target attainment percentage	15	86.40 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	80.01 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04/16/2014	101781				
07/15/2014	101781				
10/15/2014	101781				
01/15/2015	95825				
08/07/2015	32				
			Totals ▶	18(b)	401200
				18(c)	0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	385032
20 Quarterly contributions and liquidity shortfalls:		
a Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No		
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☒ No		
c If line 20a is "Yes," see instructions and complete the following table as applicable:		
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd
0	0	0
		(4) 4th
		0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.99 %	2nd segment: 6.32 %	3rd segment: 6.99 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 65
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6).....	31a	90000	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment.....	1250368	295032	
b Waiver amortization installment			
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33) ..	34	385032	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	0	0	0
36 Additional cash requirement (line 34 minus line 35).....	36	385032	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	385032	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:			
a Schedule elected	☐ 2 plus 7 years ☒ 15 years		
b Eligible plan year(s) for which the election in line 41a was made	☐ 2008 ☐ 2009 ☒ 2010 ☒ 2011		
42 Amount of acceleration adjustment	42	0	
43 Excess installment acceleration amount to be carried over to future plan years	43	0	

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 POLLOCK RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 POLLOCK INVESTMENTS INC.	D Employer Identification Number (EIN) 75-1015406

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation TRANSAMERICA RETIREMENT SOLUTIONS 13-3689044
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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)

TRANSAMERICA RETIREMENT SOLUTIONS

13-3689044

(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?
11 12 15 28 38 50 59 61 62 63 64	RECORD KEEPER	27950	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

UBS FINANCIAL SERVICES, INC.

1000 HARBOR BLVD
WEEHAWKEN, NJ 07087

(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?
16 53	BROKER	0	Yes ☒ No ☐	Yes ☐ No ☒	33998	Yes ☐ No ☒

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

NATIONAL FINANCIAL SERVICES

04-3523567

(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 71	SECURITIES BROKER	0	Yes ☒ No ☐	Yes ☐ No ☒	0	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)

LANE GORMAN TRUBITT

75-1044330

(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	AUDITOR	13664	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
TRANSAMERICA RETIREMENT SOLUTIONS	11 12 15 28 38 50 59 61 62 63 64	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
ALLIANCE BERNSTEIN 1345 AVENUE OF THE AMERICAS NEW YORK, NY 10105	REVENUE SHARING SEE ATTACHMENT TO LINE 2(H)	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
NATIONAL FINANCIAL SERVICES	33 71	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
ALLIANCE BERNSTEIN 1345 AVENUE OF THE AMERICAS NEW YORK, NY 10105	REVENUE SHARING SEE ATTACHMENT TO LINE 2(H)	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
UBS FINANCIAL SERVICES	16 53	33998
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
TRANSAMERICA RETIREMENT SOLUTIONS 13-3689044	COMMISSIONS	

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

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

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

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

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2014 This Form is Open to Public Inspection
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>		
A Name of plan <u>POLLOCK RETIREMENT 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>POLLOCK INVESTMENTS INC.</u>		D Employer Identification Number (EIN) <u>75-1015406</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)	152862	95857
	(2) Participant contributions.....	1b(2)		
	(3) Other.....	1b(3)		
c	General investments:			
	(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
	(2) U.S. Government securities	1c(2)		
	(3) Corporate debt instruments (other than employer securities):			
	(A) Preferred	1c(3)(A)		
	(B) All other	1c(3)(B)		
	(4) Corporate stocks (other than employer securities):			
	(A) Preferred	1c(4)(A)		
	(B) Common.....	1c(4)(B)		
	(5) Partnership/joint venture interests	1c(5)		
	(6) Real estate (other than employer real property).....	1c(6)		
	(7) Loans (other than to participants)	1c(7)		
	(8) Participant loans.....	1c(8)		
	(9) Value of interest in common/collective trusts	1c(9)	7834461	8344112
	(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)	407030	436533
	(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	8394353	8876502

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	8394353	8876502
---	-----------	---------	---------

Part II Income and Expense Statement

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

Income**a Contributions:**

		(a) Amount	(b) Total
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	401200	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		401200

b Earnings on investments:**(1) Interest:**

(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		

(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)	19039	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		19039

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

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

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		645792
(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)		9616
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		1075647

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	481604	
(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)		481604
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)	13664	
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)	98230	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		111894
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		593498

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		482149
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

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

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

☒ Yes ☐ No

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

(1) Name: LANE GORMAN TRUBITT, PLLC

(2) EIN: 75-1044330

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

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

Part IV Compliance Questions

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

During the plan year:

- a** Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....
- b** Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.).....

	Yes	No	Amount
4a		X	
4b		X	

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

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

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

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

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

Part V Trust Information (optional)

6a Name of trust	6b Trust's EIN

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

A Name of plan <u>POLLOCK RETIREMENT 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>POLLOCK INVESTMENTS INC.</u>	D Employer Identification Number (EIN) <u>75-1015406</u>

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	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>13-3689044</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3	<u>0</u>

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.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

POLLOCK RETIREMENT PLAN
FINANCIAL STATEMENTS AND
INDEPENDENT AUDITOR'S REPORT
DECEMBER 31, 2014 AND 2013

POLLOCK RETIREMENT PLAN

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Independent Auditor's Report

Plan Administrator and Participants
Pollock Retirement Plan

Report on the Financial Statements

We were engaged to audit the accompanying modified cash basis financial statements of the Pollock Retirement Plan (the "Plan"), which comprise the statements of net assets available for benefits (modified cash basis) as of December 31, 2014 and 2013, and the related statements of changes in net assets available for benefits (modified cash basis) for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Plan management is responsible for the preparation and fair presentation of these financial statements in accordance with the modified cash basis of accounting as described in Note 2; this includes determining that the cash basis of accounting is an acceptable basis for the preparation of the financial statements in these circumstances. Management is also responsible for the design, implementation, and maintenance of internal controls 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 Section 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 certified by State Street Bank and Trust Company, the trustee 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 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 of these financial statements.

Other Matters

We were engaged for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of assets (held at end of year), and reportable transactions which are the responsibility of plan management, are presented for the purpose of additional analysis and are not a required part of the financial statements but are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, it is inappropriate to and we do not express an opinion on the supplemental schedules referred to above.

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

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

Basis of Accounting

We draw attention to Note 2 of the financial statements, which describe the basis of accounting. The financial statements are prepared on the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Our opinion is not modified with respect to this matter.

LANE GORMAN TRUBITT, PLLC

Dallas, Texas

October 14, 2015

Pollock Retirement Plan
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
(Modified Cash Basis)
December 31,

	<u>2014</u>	<u>2013</u>
ASSETS		
Investments, at fair value:		
Common collective trusts		
Bond funds	\$ 3,519,793	\$ 3,236,087
Equity funds	4,385,991	4,194,850
Real estate fund	<u>438,328</u>	<u>403,523</u>
	8,344,112	7,834,460
Mutual Funds		
Global bond fund	<u>436,533</u>	<u>407,030</u>
Total investments	8,780,645	8,241,490
Contributions receivable	<u>95,857</u>	<u>152,863</u>
TOTAL ASSETS	8,876,502	8,394,353
LIABILITIES	<u>-</u>	<u>-</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 8,876,502</u></u>	<u><u>\$ 8,394,353</u></u>

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

Pollock Retirement Plan
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
(Modified Cash Basis)
Years Ended December 31,

	<u>2014</u>	<u>2013</u>
ADDITIONS		
Investment income		
Net appreciation in fair value of investments	\$ 655,408	\$ 951,008
Dividends	19,039	5,585
Employer contribution	<u>401,200</u>	<u>427,672</u>
Total additions	1,075,647	1,384,265
DEDUCTIONS		
Payments to beneficiaries and participants	481,604	466,689
Administrative expenses	<u>111,894</u>	<u>72,883</u>
Total deductions	<u>593,498</u>	<u>539,572</u>
Net increase in net assets available for benefits	482,149	844,693
NET ASSETS AVAILABLE FOR BENEFITS, beginning of year	<u>8,394,353</u>	<u>7,549,660</u>
NET ASSETS AVAILABLE FOR BENEFITS, end of year	<u><u>\$ 8,876,502</u></u>	<u><u>\$ 8,394,353</u></u>

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

Pollock Retirement Plan
NOTES TO FINANCIAL STATEMENTS

1. DESCRIPTION OF THE PLAN

The following description of the Pollock Retirement Plan (“the Plan”) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan’s provisions.

General

The Plan was formed January 1, 1972 to provide retirement and incidental benefits to covered employees of Pollock Investments, Inc. (the “Company”). The Plan is a defined benefit plan that covered all employees of the Company whose benefits were not subject to collective bargaining. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Employees participated in the Plan upon attaining the age of 21 years and completion of six months of eligible service. Participants were fully vested with respect to their contributions and became fully vested in the Company’s contributions after five years of vesting service. No new employees could enter the Plan after July 31, 2005.

Expenses incurred in the administration of the Plan are paid by both the Company and the Plan.

Normal Retirement Benefit

The normal retirement age is 65 years. Normal retirement benefits are payable monthly for life and commence at normal retirement date, subject to formulas and limitations set forth in the Plan. Benefits were frozen effective July 31, 2005. No compensation earned after July 31, 2005 shall be considered in the determination of benefits.

Minimum Benefit

In no event will a participant receive less as a monthly pension than the amount which can be provided by his contributions to the plan, with interest credited at the rate of 4% per annum through 1975, 5% per annum from 1975 through 1987 and 120% of the applicable Federal mid-term rate to date of termination and at Pension Benefit Guaranty Corporation (“PBGC”) rates from date of termination to the participant’s normal retirement date.

Early Retirement Benefit

A participant may elect early retirement after attainment of the age of 55 years and ten years of vesting service. Early retirement benefits are payable for life and are deferred to the normal retirement date at which time they are reduced by the ratio of accrued benefit service to anticipated benefit service. At the participant’s request, a reduced benefit may be paid beginning upon actual retirement. The reduction is 1/15 for each of the first five years and 1/30 for each of the next five years that the starting date of the benefit precedes normal retirement date.

Late Retirement Benefit

The benefit is computed as for normal retirement, considering benefit service and compensation to actual retirement date, with a minimum of the actuarial equivalent of the benefit payable at normal retirement.

Disability Benefit

Participants with ten or more years of vesting service are eligible for disability benefits after termination for reason of disability. Benefits are payable for life, commencing at normal retirement date, if the participant is continuously disabled until that time. The benefit is the normal retirement benefit, considering compensation to the date of disablement and benefit service to the normal retirement date. Benefit service is given for the period of disability. Effective July 31, 2005, any benefit accruals under the disability provisions of the Plan were eliminated.

Pollock Retirement Plan
NOTES TO FINANCIAL STATEMENTS

1. DESCRIPTION OF THE PLAN (Continued)

Deferred Vested Benefit

A participant who terminates for reasons other than death or retirement with five or more years of eligible service is eligible for a benefit, deferred to normal retirement date, determined as for early retirement. At the participant's request, a benefit reduced in the same manner as for early retirement may be paid after age 55, but prior to normal retirement date.

In-Service Death Benefit

The surviving spouse of an active employee who had completed five years of vesting service on the date of death shall be eligible for an in-service benefit provided the employee had been married to the surviving spouse for at least 12 months immediately preceding the employee's death. The monthly annuity shall be determined as though the employee had terminated employment on the date of his death and elected to receive the qualified 50% survivor pension with payments commencing at the earliest date permissible and with his death occurring the day after commencement.

Death Benefit After Retirement But Before Commencement of Payments

If a participant dies after early retirement but prior to commencement of payments, then, provided the participant was continuously married for at least one year immediately preceding his death, his surviving spouse will receive a pension for life. The benefit is 50% of the pension the employee would have received had he taken early retirement on the date of his death with the 50% joint and survivor option.

Death Benefit After Normal Retirement, Disability Retirement or After Commencement of Early Retirement

Unless an employee with spousal consent makes an election to the contrary prior to his date of death, the death benefit will be paid as under the qualified joint and survivor option. In the event that an employee rejected the qualified joint and survivor option or if he was not married on his date of death, no death benefit shall be paid to or for him unless he elected an optional form of payment.

Death Benefit After Deferred Vested Retirement Before Commencement of Payments

If an employee terminates with a deferred vested benefit and subsequently dies prior to commencement of benefits, the surviving spouse of such employee shall be eligible to receive a monthly annuity determined as though the employee had survived to the earliest date his pension could commence and elected to receive the qualified joint and survivor option, with his death occurring on the day after commencement.

Return of Contributions with Interest

If a participant terminates before being eligible for a pension, a benefit is payable equal to the Contribution Accumulation. This amount is the participant's contributions to the Plan, plus interest credited at the rate of 4% per annum through 1975, 5% per annum from 1975 through 1987 and 120% of the Federal mid-term rate to date of refund.

If, upon payment of all benefits to a participant and his beneficiary, the total of the benefits paid is less than the Contribution Accumulation, then the excess is paid to the beneficiary or the estate.

If a participant terminates while eligible for a Deferred Vested pension, he may receive his Contribution Accumulation, and any subsequent benefit will be reduced.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following is a summary of the significant accounting policies consistently used in the preparation of the Plan's financial statements.

Pollock Retirement Plan
NOTES TO FINANCIAL STATEMENTS

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Method of Accounting

The financial statements are prepared under the modified cash basis of accounting. Accordingly, income and the related assets, except for employer contributions, are recognized when received rather than when earned and expenses, including benefit payments, are recognized when paid rather than when the obligation is incurred.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. Quoted market prices are used to value investments. Shares of mutual funds are valued at the net asset value of shares held by the Plan at year end.

Purchase and sales of securities are recorded on the trade date. Gains or losses on sales of securities are based upon the average cost of securities. Dividend income is recorded on the ex-dividend date. Interest income is recorded on the accrual basis.

The Long Bond Fund ("LBF") is a common collective trust fund with underlying investments in bond funds and is valued at fair value and then adjusted by the issuer to contract value. The investment objective of the LBF is to maximize total return through investment in a diversified portfolio of long duration fixed income securities. Fair value of the LBF is determined by the last available bid price on the bonds held as determined by an independent pricing service. Individual participant accounts invested in the LBF are maintained on a unit value basis. Participants do not have beneficial ownership in specific underlying securities or other assets in the LBF but have an interest therein represented by units valued daily. Participants may withdraw from the fund at the stated unit value at the close of business on any business day. Issuances and redemptions of units are made on such days based upon the net asset value per unit. The LBF earns interest income which is automatically reinvested in additional units. Fees are charged by the LBF based on 0.45% of daily net assets and this fee is accounted for within the net asset value. Generally, contributions to and withdrawal payments from the LBF are converted to units by dividing the amounts of such transactions by the unit values as last determined, and the participants' accounts are charged or credited with the number of units properly attributable to each participant.

The Real Estate Fund ("REF") is a common collective trust fund with underlying investments in real estate investment trusts and is valued at fair value and then adjusted by the issuer to contract value. The investment objective of the REF is to maximize total return through investment in public real estate securities with a combination of above average income and long term growth of capital. Investment in the REF involves certain unique risks as valuations are dependent upon management skills, are not diversified and are subject to heavy cash flow dependency, default by borrowers and self-liquidation. The REF is also subject to interest rate risks.

Fair value of the REF is determined by the value of the individual investments as follows:

- Equity securities are valued at the official closing price or the last sales price on the exchange on which they are primarily traded or the last quoted bid price for securities in which there were no sales during the day.
- Securities listed on the NASDAQ National Market and NASDAQ Small Cap Market for which reliable market quotations are available are valued at the official closing price, or if there is no official closing price on that day, at the last sales price.
- Investments in open-end investment companies are valued at such investment company's current day closing net asset value per share and may be redeemed daily. When valuations are not readily available, securities will be valued at their fair market value as determined by the advisor.

Individual participant accounts invested in the REF are maintained on a unit value basis. Participants do not have beneficial ownership in specific underlying securities or other assets in the REF but have an interest therein represented by units valued daily. Participants may withdraw from the fund at the stated unit value at the close of business on any business day. Issuances and redemptions of units are made on such days based upon the net asset value per unit. Fees are charged by the REF based on 0.75% (for unbundled units) to 1.35% (for bundled units) of daily net assets and this fee is accounted for within the net asset value. Generally, contributions to and withdrawal payments from the REF are converted to units by dividing the amounts of such transactions by the unit values as last determined, and the participants' accounts are charged or credited with the number of units properly attributable to each participant.

Pollock Retirement Plan
NOTES TO FINANCIAL STATEMENTS

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Investment Valuation and Income Recognition (Continued)

The Stock Index Fund (“SIF”) is a common collective trust fund with underlying investments in the BlackRock Equity Index Fund E (“BlackRock”) which is a bank collective trust. The SIF is valued at fair value. The investment objective of the SIF is to match the performance of the S&P 500 Index. Fair value of the DSIF is determined by the net asset value per unit of BlackRock as determined at the close of business on each business day. The net asset value of a unit of BlackRock is determined based upon market quotations provided by independent pricing services. BlackRock is a non-registered collective trust not listed on the New York Stock Exchange. Individual participant accounts invested in the SIF are maintained on a unit value basis. Participants do not have beneficial ownership in specific underlying securities or other assets in the SIF but have an interest therein represented by units valued daily. Participants may withdraw from the fund at the stated unit value at the close of business on any business day. Issuances and redemptions of units are made on such days based upon the net asset value per unit. Net investment income and realized gains (losses) earned by BlackRock are not distributed or allocated to the SIF, but are accumulated and reinvested and are not therefore included in the determination of the SIF’s unit value. Fees are charged by the SIF based on 0.15% of daily net assets and this fee is accounted for within the net asset value. Generally, contributions to and withdrawal payments from the SIF are converted to units by dividing the amounts of such transactions by the unit values as last determined, and the participants’ accounts are charged or credited with the number of units properly attributable to each participant.

All other collective funds held (the “funds”) are common collective trust funds with underlying investments in equity securities and are valued at fair value. The investment objective of the funds is shown by the individual fund names and the funds are designed to maximize total return through investment in a diversified portfolio of equity securities. Fair value of the funds are determined by the valuations of the investments in equity securities which are valued at the official closing price or the last sales price on the exchange on which they are primarily traded or the last quoted bid price for securities in which there were no sales during the day. Individual participant accounts invested in the funds are maintained on a unit value basis. Participants do not have beneficial ownership in specific underlying securities or other assets in the funds but have an interest therein represented by units valued daily. Participants may withdraw from the fund at the stated unit value at the close of business on any business day. Issuances and redemptions of units are made on such days based upon the net asset value per unit. The funds earn dividend and interest income which is automatically reinvested in additional units. Fees are charged by the funds are based on a range of 0.30% to 0.90% of daily net assets and this fee is accounted for within the net asset value. Generally, contributions to and withdrawal payments from the funds are converted to units by dividing the amounts of such transactions by the unit values as last determined, and the participants’ accounts are charged or credited with the number of units properly attributable to each participant.

All investment funds are included in the accompanying statements of net assets available for benefits at fair value, which is considered to materially approximate contract value.

Net Appreciation/Depreciation in Fair Value of Investments

Net appreciation /depreciation in fair value of investments include realized and unrealized investment gains and losses.

Brokerage fees, if any, are added to the acquisition costs of assets purchased and subtracted from the proceeds of assets sold.

Administration

Under the terms of the trust agreements between the Trustee and the Company, the Trustee manages a trust fund on behalf of the Plan. Accordingly, the Trustee has been granted certain discretionary authority concerning investment and management powers.

Use of Estimates

In preparing financial statements under the basis of accounting used by the plan, management is required to make estimates and assumptions that affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Pollock Retirement Plan
NOTES TO FINANCIAL STATEMENTS

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Risks and Uncertainties

The Plan provides for investments in various investment securities which, in general, are exposed to various risks, such as interest rate, credit, and overall market volatility risks. Further, due to the level of risk associated with certain investment securities, it is at least reasonably possible that change in the values of investment securities will occur in the near term and that such change could materially affect the amounts reported in the statements of net assets available for benefits.

Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

3. FUNDING POLICY

As of January 1, 1992, employees are not required nor permitted to make contributions under this Plan. There were no employees' accumulated contributions at January 1, 2014 and 2013. Contributions to the Plan are made by the Company to the trustee in amounts, as determined by consulting actuaries using the entry age actuarial cost method, sufficient to pay all benefits under the Plan. The Company made contributions of \$401,200 and \$427,672 for the years ended December 31, 2014 and 2013, respectively, which was in compliance with the minimum funding requirements of ERISA.

4. PLAN TERMINATION

The Plan was amended and restated effective January 1, 1992. Benefits under the Plan as it existed prior to its amendment and restatement were frozen as of December 31, 1991. As a result of the July 31, 2005 amendment, no further credit for service years is available to Participants after July 31, 2005. Benefits under the amended and restated Plan are now funded solely through Company contributions as determined from time to time by the Company, based on actuarial advice. Although it has not expressed any intention 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.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal retirement age benefits, early retirement benefits, and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, there is a statutory ceiling on the amount of an individual's monthly benefit that the PBGC guarantees. For plan terminations occurring during 2014 and 2013, that monthly ceiling, which is adjusted periodically, was \$4,943 and \$4,790 respectively. That ceiling applies to those pensioners who elect to receive their benefits in the form of a single-life annuity and are at least 65 years old at the time of retirement or plan termination (whichever comes later). For young annuitants or for those who elect to receive their benefits in some form more valuable than a single-life annuity, the corresponding ceilings are actuarially adjusted downward.

Pollock Retirement Plan
NOTES TO FINANCIAL STATEMENTS

4. PLAN TERMINATION (Continued)

In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits after payment of administration, termination, and liquidation expenses in the order indicated:

- a) Benefits attributable to employee contributions.
- b) Annuity benefits former employees or their beneficiaries have been receiving for at least three years, or those employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of an annuity under the Plan, subject to certain limitations.
- c) Other vested benefits insured by the PBGC up to the applicable limitations.
- d) All other vested benefits (that is, vested benefits not insured by the PBGC).
- e) All non-vested benefits.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide those benefits and may also depend on the level of benefits guaranteed by the PBGC.

5. INCOME TAX STATUS

The Company has received a favorable determination letter from the United States Internal Revenue Service ("IRS") dated December 7, 1993 stating that the Plan is qualified under the provision of Section 401(a) of the United States Internal Revenue Code (the "Code") and therefore is exempt from taxation. The Plan has been amended subsequent to receiving this determination letter however the Plan Committee believe that 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 Plan 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 examination by the IRS. The Plan Administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2014 there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan Administrator believes it is no longer subject to income tax examinations for years prior to 2011.

6. ACTUARIAL ASSUMPTIONS AND CALCULATIONS

The significant actuarial assumptions used in the valuations of the Plan as of and for the years ended December 31, 2014 and 2013 are as follows:

- Life expectancy of active participants and nondisabled pensioners - life expectancy of active participants: applicable mortality table as set forth in Revenue Ruling 2001-62 and 1983 Group Annuity Mortality Table for 2014 and 2013, respectively;
- Disabled pensioners - 1965 Disabled Railway Employees Select Mortality Table (after July 31, 2005 this is no longer applicable);
- Retirement - Age 65, or present age if greater.

Pollock Retirement Plan
NOTES TO FINANCIAL STATEMENTS

6. ACTUARIAL ASSUMPTIONS AND CALCULATIONS (Continued)

	At January 1, 2014	At January 1, 2013
Investment return (per annum, compounded annually)	8.00%	8.00%
Discount rate	8.00%	8.00%

Employee turnover and disability assumptions (at graduated rates) and an earnings progression assumption are also used for the valuation.

The actuarial present values of accumulated plan benefits at January 1 are as follows:

	2014	2013
Vested benefits:		
Active participants	\$ 2,635,757	\$ 2,567,467
Participants with deferred benefits	1,965,324	1,918,347
Participants receiving benefits	<u>3,317,826</u>	<u>3,220,143</u>
	7,918,907	7,705,957
Non-vested benefits	<u>-</u>	<u>-</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 7,918,907</u>	<u>\$ 7,705,957</u>
Actuarial present value of accumulated plan benefits at beginning of year	\$ 7,705,957	\$ 7,347,573
Increase for interest due to decrease in discount period	598,168	569,479
Change in actuarial assumptions (change in mortality tables)	14,430	2,988
Benefits accrued and actuarial experience	67,041	253,085
Benefits paid	<u>(466,689)</u>	<u>(467,168)</u>
Actuarial present value of accumulated plan benefits at end of year	<u>\$ 7,918,907</u>	<u>\$ 7,705,957</u>

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. If the Plan were to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

7. INVESTMENTS

Individual investments in common collective trusts that are 5% or more of the fair value of net assets available for plan benefits are as follows as of December 31:

	2014	2013
High quality bond fund	\$ 596,712	\$ 553,070
High yield bond fund	800,086	793,436
Core bond fund	976,301	884,849
Long bond fund	1,146,694	1,004,732
International equity fund	1,058,612	1,069,632
Large cap value fund	547,108	507,898
Large cap growth fund	554,288	509,858
Stock index fund	1,177,802	1,095,439

Pollock Retirement Plan
NOTES TO FINANCIAL STATEMENTS

7. INVESTMENTS (Continued)

During the years ended December 31, the Plan's investments appreciated in value as follows:

	2014	2013
Common collective trusts		
Bond funds	\$ 283,892	\$ (50,100)
Equity funds	223,369	1,002,987
Real estate fund	119,492	11,562
Mutual funds	<u>28,655</u>	<u>(13,441)</u>
	<u>\$ 655,408</u>	<u>\$ 951,008</u>

8. INFORMATION CERTIFIED BY THE PLAN'S TRUSTEE

The Plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, State Street Bank and Trust Company, the trustee has certified that the following data included in the accompanying financial statements and supplemental schedules is complete and accurate as of and for the years ended December 31:

	2014	2013
Investments at fair value:		
Common collective trusts:		
Bond funds	\$ 3,519,793	\$ 3,236,087
Equity funds	4,385,991	4,194,850
Real estate fund	438,328	403,523
Mutual fund:		
Global bond fund	<u>436,533</u>	<u>407,030</u>
Total investments	<u>\$ 8,780,645</u>	<u>\$ 8,241,490</u>
Investment income:		
Net appreciation in fair value of investments	\$ 655,408	\$ 951,008
Dividends	<u>19,039</u>	<u>5,585</u>
Total investment income	<u>\$ 674,447</u>	<u>\$ 956,593</u>

The Plan's independent accountants did not perform any auditing procedures with respect to this information, except for comparing such information to the related information included in the accompanying financial statements and supplemental schedules.

9. FAIR VALUE OF INVESTMENTS

Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 820, *Fair Value Measurements and Disclosures* (formerly FASB Statement No. 157), provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described below:

Pollock Retirement Plan
NOTES TO FINANCIAL STATEMENTS

9. FAIR VALUE OF INVESTMENTS (Continued)

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

Level 2 Inputs to the valuation methodology include:

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

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

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

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of the observable inputs and minimize the use of unobservable inputs. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period. For the years ended December 31, 2014 and 2013, there were no significant transfers in or out of levels 1, 2 or 3.

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

Common collective trusts: Valued at the net asset value of the shares held by the Plan at year end.

Mutual funds: Valued at the net asset value of shares held by the Plan at year end.

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

Pollock Retirement Plan
NOTES TO FINANCIAL STATEMENTS

9. FAIR VALUE OF INVESTMENTS (Continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets measured at fair value on a recurring basis as of December 31, 2014:

	Level 1	Level 2	Level 3	Total
COMMON COLLECTIVE TRUSTS				
Bond funds:				
High quality bond fund	\$ -	\$ 596,712	\$ -	\$ 596,712
High yield bond fund	-	800,086	-	800,086
Core bond fund	-	976,301	-	976,301
Long bond fund	-	1,146,694	-	1,146,694
Equity funds:				
Small cap funds	-	506,950	-	506,950
Mid cap funds	-	541,231	-	541,231
International stocks	-	1,058,612	-	1,058,612
Large cap funds	-	1,101,396	-	1,101,396
Stock index fund	-	1,177,802	-	1,177,802
Real estate fund	-	438,328	-	438,328
MUTUAL FUND				
Global bond fund	436,533	-	-	436,533
	<u>\$ 436,533</u>	<u>\$ 8,344,112</u>	<u>\$ -</u>	<u>\$ 8,780,645</u>

The following table sets forth by level, within the fair value hierarchy, the Plan's assets measured at fair value on a recurring basis as of December 31, 2013:

	Level 1	Level 2	Level 3	Total
COMMON COLLECTIVE TRUSTS				
Bond funds:				
High quality bond fund	\$ -	\$ 553,070	\$ -	\$ 553,070
High yield bond fund	-	793,436	-	793,436
Core bond fund	-	884,849	-	884,849
Long bond fund	-	1,004,732	-	1,004,732
Equity funds:				
Small cap funds	-	498,484	-	498,484
Mid cap funds	-	513,539	-	513,539
International stocks	-	1,069,632	-	1,069,632
Large cap funds	-	1,017,756	-	1,017,756
Stock index fund	-	1,095,439	-	1,095,439
Real estate fund	-	403,523	-	403,523
MUTUAL FUND				
Global bond fund	407,030	-	-	407,030
	<u>\$ 407,030</u>	<u>\$ 7,834,460</u>	<u>\$ -</u>	<u>\$ 8,241,490</u>

10. REPORTABLE TRANSACTIONS

There were no investments purchased and sold in the year, no leases in default or classified as uncollectable or non-exempt transactions during the years ended December 31, 2014 and 2013 that require disclosure under DOL's Rules and Regulations.

11. SUBSEQUENT EVENTS

The Pension Committee has evaluated subsequent events through on October 14, 2015, the date the financial statements were available to be issued.

SUPPLEMENTAL INFORMATION

Pollock Retirement Plan
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
Form 5500, Schedule H, Line 4i
EIN: 75-1015406
Plan Number: 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
COMMON AND COLLECTIVE TRUSTS:				
BOND FUNDS:				
*	Transamerica Investment Advisors	High quality bond fund	\$ 595,014	\$ 596,712
*	Transamerica Investment Advisors	High yield bond fund	774,962	800,086
*	Transamerica Investment Advisors	Core bond fund	920,739	976,301
*	Transamerica Investment Advisors	Long bond fund	957,065	1,146,694
			<u>3,247,780</u>	<u>3,519,793</u>
EQUITY FUNDS:				
*	Transamerica Investment Advisors	Small cap growth fund	245,629	253,312
*	Transamerica Investment Advisors	Mid cap value fund	242,194	273,579
*	Transamerica Investment Advisors	Small cap value fund	236,248	253,638
*	Transamerica Investment Advisors	Mid cap growth fund	247,906	267,652
*	Transamerica Investment Advisors	International equity fund	1,145,614	1,058,612
*	Transamerica Investment Advisors	Large cap value fund	498,353	547,108
*	Transamerica Investment Advisors	Large cap growth fund	500,551	554,288
*	Transamerica Investment Advisors	Stock index fund	1,037,261	1,177,802
			<u>4,153,756</u>	<u>4,385,991</u>
REAL ESTATE FUND:				
*	Transamerica Investment Advisors	Real estate fund	338,092	438,328
			<u>338,092</u>	<u>438,328</u>
		Total common and collective trusts	<u>7,739,628</u>	<u>8,344,112</u>
MUTUAL FUND:				
	Alliance Bernstein	Global bond fund	427,160	436,533
		Total mutual funds	<u>427,160</u>	<u>436,533</u>
		TOTAL INVESTMENTS	<u><u>\$ 8,166,788</u></u>	<u><u>\$ 8,780,645</u></u>

* Indicates a party-in-interest as defined by ERISA

This supplemental schedule lists assets held for investment purposes as of December 31, 2014, as required by the United States Department of Labor's Rules and Regulations for Reporting and Disclosure.

Pollock Retirement Plan
SCHEDULE OF REPORTABLE TRANSACTIONS
Form 5500, Schedule H, Line 4j
EIN: 75-1015406
Plan Number: 001
December 31, 2014

(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
INDIVIDUAL TRANSACTIONS						
None						
SERIES OF TRANSACTIONS						
Transamerica Investment Advisors	High quality bond fund	\$ 635,653	\$ -	\$ -	\$ 635,653	\$ -
Transamerica Investment Advisors	High quality bond fund	\$ -	\$ 596,304	\$ 593,709	\$ 596,304	\$ 2,595

Column (e) and (f) were not listed on this schedule as there were no lease rental or expenses incurred with these transactions.

This supplemental schedule lists individual and series of transactions in excess of 5% of the fair market value of Plan assets.

**Attachment to 2014 Form 5500 Schedule SB,
Line 26 – Schedule of Active Participant Data**

**Plan Name: Pollock Retirement Plan
Plan Sponsor: Pollock Investments, Inc.**

**E.I.N.: 75-1015406 Plan No.: 001
Plan Year: January 1, 2014 to December 31, 2014**

.....Completed Years of Credited Service											
<u>Age</u>	0 to <u>1</u>	1 to <u>4</u>	5 to <u>9</u>	10 to <u>14</u>	15 to <u>19</u>	20 to <u>24</u>	25 to <u>29</u>	30 to <u>34</u>	35 to <u>39</u>	40 <u>+</u>	<u>Total</u>
0 – 24	0	0	0	0	0	0	0	0	0	0	0
25 – 29	0	0	0	0	0	0	0	0	0	0	0
30 – 34	0	3	1	0	0	0	0	0	0	0	4
35 – 39	0	9	2	1	0	0	0	0	0	0	12
40 – 44	3	9	9	5	1	0	0	0	0	0	27
45 – 49	1	9	11	4	4	1	0	0	0	0	30
50 – 54	2	8	15	9	2	1	0	0	0	0	37
55 – 59	0	14	7	3	5	4	1	1	0	0	35
60 – 64	0	4	5	2	2	3	1	0	0	0	17
65 – 69	0	3	3	1	2	1	1	0	0	0	11
70 & Up	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>
Totals	6	61	53	25	16	10	3	1	0	0	175

**Attachment to 2014 Form 5500 Schedule SB,
Part V – Statement of Actuarial Assumptions/Methods**

**Plan Name: Pollock Retirement Plan
Plan Sponsor: Pollock Investments, Inc.**

**E.I.N.: 75-1015406 Plan No.: 001
Plan Year: January 1, 2014 to December 31, 2014**

A ACTUARIAL COST METHOD

The actuarial cost method used to determine the target normal cost, target liability and required contribution amounts for the plan is the Traditional Unit Credit Actuarial Cost Method. Under this method, both the target normal cost and target liability are based on the annual accrual of benefits as accruals occur each year.

The target liability for each active plan participant is equal to the actuarial present value of the participant's accrued benefit as of the valuation date. The total target liability of the plan is equal to the sum of such liabilities as determined for each active participant plus the actuarial present value of benefits being paid, or due to be paid, to retirees, beneficiaries and former participants with deferred vested benefits.

The target normal cost for each active participant is equal to the actuarial present value of the benefit expected to be earned during the year starting on the valuation date. The total target normal cost of the plan is the sum of the target normal costs for each active plan participant.

All employees who are plan participants on a valuation date are included in the actuarial valuation.

B ASSET VALUATION METHOD

The actuarial value of assets is equal to the market value of assets on the valuation date reduced by the sum of:

1. 66.67% of gains and losses of the prior year;
2. 33.33% of gains and losses of the second prior year.

Investment gains and losses are determined by the excess or deficiency of the expected return over the actual return on the market value (including employer contributions receivable for any given year. However, the expected return on assets may be limited by certain statutory interest rates.

The actuarial valuation of assets is further constrained to be not less than 90% or more than 110% of market value (including employer contributions receivable).

**Attachment to 2014 Form 5500 Schedule SB,
Part V – Statement of Actuarial Assumptions/Methods**

**Plan Name: Pollock Retirement Plan
Plan Sponsor: Pollock Investments, Inc.**

**E.I.N.: 75-1015406 Plan No.: 001
Plan Year: January 1, 2014 to December 31, 2014**

C INTEREST RATE METHODS

Target Liability Interest Rates

Segment rates for September prior to the valuation date as adjusted in accordance with Code Section 430(h)(2)(C)(iv).

PBGC Interest Rates

Based on the alternative premium funding target and the Target Liability Interest Rates, unadjusted by Code Section 430(h)(2)(C)(iv).

Expected Investment Return/
ASC 960-20 Interest Rate

8.00%

D ACTUARIAL ASSUMPTIONS

Pre- and Post-Retirement Mortality

Optional static small plan mortality table in accordance with IRS Regulation 1.430(h)(3)-1 for the valuation year.

Withdrawal Rates

Based upon the following probabilities of withdrawal shown at sample ages:

<u>Age</u>	<u>Rate</u>
20	16.61%
25	12.84%
30	10.02%
35	7.63%
40	5.63%
45	3.93%
50	2.48%
55	0.00%

Retirement Age

All participants are assumed to retire at normal retirement age.

Form of Payment

100% life annuity; 0% all other forms.

Marital Assumption

It has been assumed that 100% of all active participants are married. Husbands are assumed to be three years older than wives.

Plan Expenses

\$90,000 (previously, \$60,000).

ATTACHMENT TO THE 2014 SCHEDULE H OF FORM 5500
LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) &
LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

Plan Sponsor: Pollock Investments Inc.

Plan Name: Pollock Retirement Plan

Plan Year: January 1, 2014 to December 31, 2014

EIN: 75-1015406

Plan No.: 001

Item 4i- Schedule of Assets Held at End of Year

Page 16 of the attached auditor's report of the Plan for the plan year ending December 31, 2014 provides the schedule of assets information.

Item 4j- Schedule of Reportable Transactions

Page 17 of the attached auditor's report of the Plan for the plan year ending December 31, 2014 provides the schedule of reportable transactions.

**SCHEDULE SB
(Form 5500)**Department of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**Single-Employer Defined Benefit Plan
Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

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

▶ **Round off amounts to nearest dollar.**▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.**A Name of plan**

POLLOCK RETIREMENT PLAN

**B Three-digit
plan number (PN)**

001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF

POLLOCK INVESTMENTS INC.

D Employer Identification Number (EIN)

75-1015406

E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B**F Prior year plan size:** ☐ 100 or fewer ☒ 101-500 ☐ More than 500**Part I Basic Information****1** Enter the valuation date: Month 01 Day 01 Year 2014**2 Assets:**

	2a	
a Market value		8391551
b Actuarial value	2b	7947735

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment.....	134	3681816	3681816
b For terminated vested participants.....	177	2361105	2361105
c For active participants.....	175	3155182	3155182
d Total.....	486	9198103	9198103

4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐

	4a	4b
a Funding target disregarding prescribed at-risk assumptions		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....		

5 Effective interest rate **5** 6.49 %**6 Target normal cost** **6** 90000**Statement by Enrolled Actuary**

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

**SIGN
HERE**Signature of actuary
Colin B. Cassidy, A.S.A., E.A.Type or print name of actuary
TransamericaFirm name
24 Prime Park Wav. Suite 400Natick, MA 01760-1528
Address of the firm

09/25/2015

Date
14-05294Most recent enrollment number
(508) 903-6011

Telephone number (including area code)

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐**For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500 or 5500-SF.****Schedule SB (Form 5500) 2014
v. 140124**

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of <u>12.98</u> %	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>6.32</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d - line 12)	0	0

Part III Funding Percentages

14 Funding target attainment percentage	14	86.40 %
15 Adjusted funding target attainment percentage	15	86.40 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	80.01 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
04-16-2014	101781				
07-15-2014	101781				
10-15-2014	101781				
01-15-2015	95825				
08-07-2015	32				
			Totals ▶	18(b)	18(c)
				401200	0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	385032

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☒ No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost**21** Discount rate:**a** Segment rates:1st segment:
4.99%2nd segment:
6.32%3rd segment:
6.99%☐ N/A, full yield curve used**b** Applicable month (enter code):**21b**

4

22 Weighted average retirement age**22**

65

23 Mortality table(s) (see instructions)☐

Prescribed - combined

☒

Prescribed - separate

☐

Substitute

Part VI Miscellaneous Items**24** Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.☒

Yes

☐

No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.☐

Yes

☒

No

26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.☒

Yes

☐

No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.**27****Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years****28** Unpaid minimum required contributions for all prior years**28**

0

29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)**29**

0

30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)**30**

0

Part VIII Minimum Required Contribution For Current Year**31** Target normal cost and excess assets (see instructions):**a** Target normal cost (line 6)**31a**

90000

b Excess assets, if applicable, but not greater than line 31a**31b**

0

32 Amortization installments:**a** Net shortfall amortization installment

Outstanding Balance

Installment

1250368

295032

b Waiver amortization installment**33** If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount**33****34** Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)**34**

385032

35 Balances elected for use to offset funding requirement

Carryover balance

Prefunding balance

Total balance

0

0

0

36 Additional cash requirement (line 34 minus line 35)**36**

385032

37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)**37**

385032

38 Present value of excess contributions for current year (see instructions)**a** Total (excess, if any, of line 37 over line 36)**38a**

0

b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances**38b**

0

39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)**39**

0

40 Unpaid minimum required contributions for all years**40**

0

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)**41** If an election was made to use PRA 2010 funding relief for this plan:**a** Schedule elected☐

2 plus 7 years

☒

15 years

b Eligible plan year(s) for which the election in line 41a was made☐

2008

☐

2009

☒

2010

☒

2011

42 Amount of acceleration adjustment**42**

0

43 Excess installment acceleration amount to be carried over to future plan years**43**

0

**Attachment to 2014 Form 5500 Schedule SB,
Line 19 – Discounted Employer Contributions**

**Plan Name: Pollock Retirement Plan
Plan Sponsor: Pollock Investments, Inc.**

**E.I.N.: 75-1015406 Plan No.: 001
Plan Year: January 1, 2014 to December 31, 2014**

<u>Date</u>	<u>Actual Contribution</u>	<u>Discounted Contribution</u>	<u>Discounted Contribution with Late Interest</u>	<u>Effective Rate</u>	<u>Late Interest Discount Rate</u>	<u>Plan Year</u>
April 16, 2014	\$ 101,781	\$ 96,956	\$ 99,945	6.49%	11.49%	1/1/2014 – 12/31/2014
July 15, 2014	101,781	98,419	98,419	6.49%	N/A	1/1/2014 – 12/31/2014
October 15, 2014	101,781	96,871	96,871	6.49%	N/A	1/1/2014 – 12/31/2014
January 15, 2015	95,825	89,768	89,768	6.49%	N/A	1/1/2014 – 12/31/2014
August 7, 2015	<u>32</u>	<u>29</u>	<u>29</u>	6.49%	N/A	1/1/2014 – 12/31/2014
Total	\$ 401,200	\$ 385,043	\$ 385,032			

**Attachment to 2014 Form 5500 Schedule SB,
Part V – Summary of Plan Provisions**

**Plan Name: Pollock Retirement Plan
Plan Sponsor: Pollock Investments, Inc.**

**E.I.N.: 75-1015406 Plan No.: 001
Plan Year: January 1, 2014 to December 31, 2014**

<u>Effective Date</u>	January 1, 1972.
<u>Eligibility</u>	January 1 st or July 1 st coinciding with or following attainment of age 21 and 6 months of eligibility service. No new participants will enter the plan after July 31, 2005.
<u>Eligibility Service</u>	A year of Eligibility Service is credited for each computation period with at least one hour of service. The initial computation period is the 12-month period beginning with date of hire. Thereafter, the computation period is the Plan Year.
<u>Benefit Service</u>	<p>Benefit Service is calculated using elapsed time. All years of benefit service are taken into account while an eligible employee except service prior to January 1, 1972.</p> <p>No Benefit Service will be earned after July 31, 2005.</p>
<u>Vesting Service</u>	Vesting Service is calculated using elapsed time.
<u>Base Compensation</u>	The monthly compensation payable to an employee is based on total W-2 pay, excluding bonus payments. No compensation earned after July 31, 2005 shall be considered in the determination of benefits.
<u>Average Base Compensation</u>	The highest average Base Compensation of any five consecutive plan years preceding termination.

**Attachment to 2014 Form 5500 Schedule SB,
Part V – Summary of Plan Provisions**

**Plan Name: Pollock Retirement Plan
Plan Sponsor: Pollock Investments, Inc.**

**E.I.N.: 75-1015406 Plan No.: 001
Plan Year: January 1, 2014 to December 31, 2014**

Normal Retirement Benefit

Eligible at age 65 or 5 years of Benefit Service, if later. The Normal Retirement Benefit is a monthly benefit payable in the normal form equal to the greater of:

- 0.5% of average monthly compensation multiplied by benefit service;
- Monthly accrued benefit as of December 31, 1991 plus 0.5% of average monthly compensation multiplied by benefit service earned after January 1, 1992;
- Monthly accrued benefit as of December 31, 1988 plus 0.5% of average monthly compensation multiplied by benefit service earned after January 1, 1989; or
- Monthly amount provided by employee contribution balance converted to a life annuity.

Benefits were frozen as of July 31, 2005

Deferred Retirement Benefit

The greater of (i) the actuarial equivalent of the normal retirement benefit, or (ii) the monthly benefit based on the normal retirement benefit formula using benefit service and compensation through late retirement date.

Early Retirement Benefit

Eligible at age 55 with 10 years of Vesting Service. The Early Retirement Benefit is the accrued Normal Retirement Benefit reduced 1/180th for each of the first 60 months and 1/360th for each additional month that commencement precedes age 65.

Disability Benefit

Effective July 31, 2005, any benefit accruals under the disability provisions of the plan were eliminated.

**Attachment to 2014 Form 5500 Schedule SB,
Part V – Summary of Plan Provisions**

**Plan Name: Pollock Retirement Plan
Plan Sponsor: Pollock Investments, Inc.**

**E.I.N.: 75-1015406 Plan No.: 001
Plan Year: January 1, 2014 to December 31, 2014**

Form of Benefit

The normal form of payment is a life only benefit for single employees and a 50% Joint & Survivor benefit for married employees.

Pre-retirement Death Benefit

The surviving spouse becomes eligible upon the death of an employee or former employee who completed 5 or more years of Vesting Service.

The surviving spouse will receive the benefit that would have been paid if the employee or former employee had retired on the day prior to his death and had elected a 50% Joint & Survivor option.

Employee Contributions

None. The entire cost of the plan is paid by the employer.

Optional Forms of Payment

Life annuity; life annuity with 5 or 10 years guaranteed; 10 year certain only; joint and survivor with 50%, 67%, 75% or 100% continuing to beneficiary; joint and survivor option with 50% continuing to survivor after the first death.

Optional forms are actuarially equivalent using 8.5% interest and the 71 GAM male table projected by Sale D to 1975.

The 10 year certain option is based on Internal Revenue Code Section 417(e) applicable mortality and interest rates.

Summary of Plan Changes

None.

Summary of Significant Events

None.

ATTACHMENT TO THE 2014 SCHEDULE H OF FORM 5500
LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) &
LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

Plan Sponsor: Pollock Investments Inc.

Plan Name: Pollock Retirement Plan

Plan Year: January 1, 2014 to December 31, 2014

EIN: 75-1015406

Plan No.: 001

Item 4i- Schedule of Assets Held at End of Year

Page 16 of the attached auditor's report of the Plan for the plan year ending December 31, 2014 provides the schedule of assets information.

Item 4j- Schedule of Reportable Transactions

Page 17 of the attached auditor's report of the Plan for the plan year ending December 31, 2014 provides the schedule of reportable transactions.

**Attachment to 2014 Form 5500 Schedule SB,
Line 32 – Schedule of Amortization Bases**

**Plan Name: Pollock Retirement Plan
Plan Sponsor: Pollock Investments, Inc.**

**E.I.N.: 75-1015406 Plan No.: 001
Plan Year: January 1, 2014 to December 31, 2014**

Amortization Schedule

<u>(a)</u> <u>Year</u>	<u>(b)</u> <u>Type</u>	<u>(c)</u> <u>Present Value</u>	<u>(d)</u> <u>Years Left</u>		<u>(e)</u> <u>Payment</u>
2008	Shortfall	\$ 158,297	1	\$	158,297
2009	Shortfall	91,981	2		47,110
2010	Shortfall	754,667	11**		90,307
2011	Shortfall	826,285	12**		93,194
2012	Shortfall	301,833	5		66,384
2013	Shortfall	(571,441)	6		(108,169)
2014	Shortfall	<u>(311,254)</u>	7		<u>(52,091)</u>
Total		\$ 1,250,368		\$	295,032

***Elected Funding Relief for 2010 and 2011.*

**Attachment to 2014 Form 5500 Schedule SB,
Line 24 – Change in Actuarial Assumptions**

**Plan Name: Pollock Retirement Plan
Plan Sponsor: Pollock Investments, Inc.**

**E.I.N.: 75-1015406 Plan No.: 001
Plan Year: January 1, 2014 to December 31, 2014**

For 2014, the expense load was increased to \$90,000 (previously, \$60,000 for 2013).