Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2014

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
NORTHSTAR GROUP SERVICES, INC. 401(K) RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 07/01/1993

2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)
NORTHSTAR GROUP SERVICES, INC.

SEVEN PENN PLAZA , SUITE 1803
NEW YORK, NY 10001

2b Employer Identification Number (EIN)
95-3404051

2c Plan Sponsor's telephone number
212-951-3173

2d Business code (see instructions)
238900

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	KAMAL SOOKRAM
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

Preparer's name (including firm name, if applicable) and address (include room or suite number) (optional)

Preparer's telephone number (optional)

3a Plan administrator's name and address [X] Same as Plan Sponsor	**3b** Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:	**4b** EIN	95-3404051
a Sponsor's name LVI SERVICES INC.	**4c** PN	001
5 Total number of participants at the beginning of the plan year	**5**	1082
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)**	965
a(2) Total number of active participants at the end of the plan year	**6a(2)**	766
b Retired or separated participants receiving benefits	**6b**	1
c Other retired or separated participants entitled to future benefits	**6c**	133
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	900
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**.	**6f**	900
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	357
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	22
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

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

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

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

a Pension Schedules

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

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] 0 **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code_____

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

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

A Name of plan
NORTHSTAR GROUP SERVICES, INC. 401(K) RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
NORTHSTAR GROUP SERVICES, INC.

D Employer Identification Number (EIN)
95-3404051

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(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?
60 64 65 71	RECORDKEEPER	200	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] 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 [ ]

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
COL EMERGING MKTS A - COLUMBIA MGT 04-3156901	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
DREY OP MIDCAP VAL A - DREYFUS TRA 200 PARK AVENUE NEW YORK, NY 10166	0.35%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
INVS DIVRS DIVIDND A - INVESCO INV 11 GREENWAY PLAZA, SUITE 100 HOUSTON, TX 77046	0.35%

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
INVS GLBL REAL EST A - INVESCO CAN 98-0557567	0.35%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
JPM SM CAP VALUE A - BOSTON FINANC 330 W. 9TH STREET KANSAS CITY, MO 66160	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
JPM US SMALL CO A - BOSTON FINANCI 330 W. 9TH STREET KANSAS CITY, MO 66160	0.25%

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
LOOMIS STRAT INC A - BOSTON FINANC P.O. BOX 8480 BOSTON, MA 02266	0.20%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
MFS AGGR GR ALLOC R4 - MFS SERVICE 04-2865649	0.15%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
MFS GOVT SEC R2 - MFS SERVICE CENT 04-2865649	0.15%

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
MFS MID CAP VALUE R3 - MFS SERVICE 04-2865649	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
MFS MOD ALLOC R4 - MFS SERVICE CEN 04-2865649	0.15%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
OPPHMR DEV MKTS A - OFI GLOBAL ASS TWO WORLD FINANCIAL CENTER 225 LIBERTY STREET, 14TH FLOOR NEW YORK, NY 10281	0.25%

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
OPPHMR GOLD SPLMIN A - OFI GLOBAL	TWO WORLD FINANCIAL CENTER 225 LIBERTY STREET, 14TH FLOOR NEW YORK, NY 10281	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
OPPHMR LTD TM GOVT A - OFI GLOBAL	TWO WORLD FINANCIAL CENTER 225 LIBERTY STREET, 14TH FLOOR NEW YORK, NY 10281	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
RS SMALL CAP GRTH A - BOSTON FINAN	P.O. BOX 8480 BOSTON, MA 02266	0.25%

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
TRP RETIRE BAL ADV - T. ROWE PRICE 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
TRP RETIRE 2005 ADV - T. ROWE PRIC 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
TRP RETIRE 2010 ADV - T. ROWE PRIC 52-2269240	0.40%

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
TRP RETIRE 2015 ADV - T. ROWE PRIC 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
TRP RETIRE 2020 ADV - T. ROWE PRIC 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
TRP RETIRE 2025 ADV - T. ROWE PRIC 52-2269240	0.40%

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
TRP RETIRE 2030 ADV - T. ROWE PRIC 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
TRP RETIRE 2035 ADV - T. ROWE PRIC 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
TRP RETIRE 2040 ADV - T. ROWE PRIC 52-2269240	0.40%

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
TRP RETIRE 2045 ADV - T. ROWE PRIC 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
TRP RETIRE 2050 ADV - T. ROWE PRIC 52-2269240	0.40%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
WFA DISCOVERY A - BOSTON FINANCIAL 330 W. 9TH STREET KANSAS CITY, MO 66160	0.30%

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection.

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

A Name of plan
NORTHSTAR GROUP SERVICES, INC. 401(K) RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
NORTHSTAR GROUP SERVICES, INC.

D Employer Identification Number (EIN)
95-3404051

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: ENHANCED STOCK MARKET FUND N

b Name of sponsor of entity listed in (a): WELLS FARGO BANK N.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)
56-6288528-001	C	0

a Name of MTIA, CCT, PSA, or 103-12 IE: STABLE RETURN FUND N

b Name of sponsor of entity listed in (a): WELLS FARGO BANK N.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)
41-6202499-001	C	0

a Name of MTIA, CCT, PSA, or 103-12 IE: STABLE VALUE FUND M

b Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.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)
94-6751924-001	C	2363824

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)

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)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection

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

A Name of plan
NORTHSTAR GROUP SERVICES, INC. 401(K) RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
NORTHSTAR GROUP SERVICES, INC.

D Employer Identification Number (EIN)
95-3404051

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	53995
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	79482
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	525105	472635
(9) Value of interest in common/collective trusts	1c(9)	4277077	2363824
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	15046193	19275984
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	924037	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	20772412	22245920
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	20772412	22245920

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	167195	
(B) Participants	2a(1)(B)	1137949	
(C) Others (including rollovers)	2a(1)(C)	65220	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1370364
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	1	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	25036	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		25037
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	213	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	885861	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		886074
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	1201	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		1201

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		211745
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		118866
c Other income	2c		83400
d Total income. Add all **income** amounts in column (b) and enter total	2d		2696687
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2969086	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		2969086
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		11791
h Interest expense	2h		0
i Administrative expenses: **(1)** Professional fees	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)	0	
(4) Other	2i(4)	39494	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		39494
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		3020371
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-323684
l Transfers of assets:			
(1) To this plan	2l(1)		1797192
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: CROWNE HORWATH, LLP **(2)** EIN: 35-0921680

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

Part V Trust Information (optional)

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection.

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

A Name of plan
NORTHSTAR GROUP SERVICES, INC. 401(K) RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
NORTHSTAR GROUP SERVICES, INC.

D Employer Identification Number (EIN)
95-3404051

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**

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): 41-6257133 04-6568107

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

NORTHSTAR GROUP SERVICES, INC.
401(k) RETIREMENT PLAN
(f/k/a LVI SERVICES INC.
401(k) SAVINGS PLAN)
New York, New York

FINANCIAL STATEMENTS
December 31, 2014 and 2013

NORTHSTAR GROUP SERVICES, INC.
401(K) RETIREMENT PLAN
New York, New York

FINANCIAL STATEMENTS
December 31, 2014 and 2013

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Crowe Horwath LLP
Independent Member Crowe Horwath International

INDEPENDENT AUDITOR'S REPORT

Plan Administrator
NorthStar Group Services, Inc. 401(k) Retirement Plan
(f/k/a LVI Services Inc. 401(k) Savings Plan)
New York, New York

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of NorthStar Group Services, Inc. 401(k) Retirement Plan (f/k/a LVI Services Inc. 401(k) Savings Plan) ("Plan"), which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by Fidelity Management Trust Company ("Fidelity") and Wells Fargo Bank, N.A. ("Wells Fargo"), the trustees of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that Fidelity held the Plan's investment assets and executed investment transactions from November 1, 2014 to December 31, 2014, and that Wells Fargo held the Plan's investment assets and executed investment transactions as of December 31, 2013 and for the period of January 1, 2014 to October 31, 2014. The plan administrator has obtained certification from the trustees as of December 31, 2014 and 2013 and for the year ended December 31, 2014 that the information provided to the plan administrator by trustees is complete and accurate.

(Continued)

Disclaimer of Opinion

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

Other Matter

The supplemental Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2014 is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for purposes of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedule.

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

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

Crowe Horwath LLP

Crowe Horwath LLP

Oak Brook, Illinois
October 14, 2015

NORTHSTAR GROUP SERVICES, INC.
401(K) RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2014 and 2013

	2014	2013
ASSETS		
Investments, at fair value (Note 4)	$ 21,773,286	$ 20,247,307
Receivables		
Employee contributions	39,851	33,040
Employer contributions	7,507	4,807
Notes receivable from participants	472,635	577,862
	519,993	615,709
Cash	1,438	-
Total assets	22,294,717	20,863,016
Total assets and net assets, reflecting all investments at fair value	22,294,717	20,863,016
NET ASSETS AVAILABLE FOR BENEFITS	$ 22,294,717	$ 20,863,016

See accompanying notes to financial statements.

NORTHSTAR GROUP SERVICES, INC.
401(K) RETIREMENT PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Year ended December 31, 2014

Additions to net assets attributed to:	
Net appreciation in fair value of investments (Note 4)	$ 287,931
Interest and dividends (Note 4)	877,420
Total investment income	1,165,351
Interest income on notes receivable from participant (Note 4)	25,036
Contributions	
Participant	1,144,760
Employer	169,895
Rollover	65,220
	1,379,875
Total additions	2,570,262
Deductions from net assets attributed to:	
Benefits paid to participants	2,981,945
Administrative expenses	66,627
Total deductions	3,048,572
Net decrease in net assets before transfers	(478,310)
Transfer in – merger (Note 1)	1,910,011
Net increase in net assets	1,431,701
Net assets available for benefits	
Beginning of year	20,863,016
End of year	$ 22,294,717

See accompanying notes to financial statements.

NOTE 1 - DESCRIPTION OF PLAN

The following description of the NorthStar Group Services, Inc. 401(k) Retirement Plan, formerly known as the LVI Services Inc. 401(k) Savings 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 is a defined contribution plan covering substantially all full-time employees of NorthStar Group Services, Inc., formerly known as LVI Services Inc., (the "Company") who are not covered by a collective bargaining agreement and have completed one year of service. Employees enter the Plan the first day of the month coinciding with or next following meeting these eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Plan Merger: Effective November 1, 2014 the Randolph Construction Services 401(k) Plan ("Randolph Plan"), sponsored by Randolph Construction Services, was merged into the Plan. Net assets available for benefits of the Randolph Plan of $1,910,011 were transferred to the Plan on November 1, 2014, pursuant to the Plan merger agreement.

Contributions: Each year, participants may contribute a portion of their annual compensation on a pretax basis to the Plan, subject to the Internal Revenue Code ("IRC") Section 402(g) limits and the Plan design limits. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. The Company may contribute a discretionary matching contribution. This matching contribution for 2014 was equal to 25% of the first 6% of compensation that a participant contributed to the Plan. Additional profit sharing amounts may be contributed to the Plan at the option of the Company. During 2014, the Company elected not to make a profit sharing contribution. All contributions are subject to certain limitations set by the IRC.

Investments: Each participant directs the investment of his/her account to any of the investment options available under the Plan and is allowed to change the investment of his/her account on a daily basis.

Participant Accounts: Each participant's account is credited with the participant's own contribution, an allocation of the Company's contributions, and the Plan's earnings. Allocations are based on participant contributions, participant earnings, or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Retirement, Death, or Disability: A participant is entitled to 100% of his or her account balance upon retirement, death, or disability.

Vesting: Participants are immediately vested in their own contributions plus actual earnings thereon. Vesting in employer contributions plus earnings thereon is based on years of continuous service. A participant is 100% vested after five years of credited service, on a graded vesting schedule.

Payment of Benefits: Upon termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount, a series of installment payments equal to the value of the participant's vested interest in his or her account. Participants who terminate service with a vested balance of less than or equal to $1,000 will receive their payment as a lump-sum distribution.

Notes Receivable from Participants: Participants may borrow any amounts from their accounts up to a maximum of $50,000 or 50% of their vested account balance, whichever is less. The loans are secured by the vested balance in the participant's account and bear an interest rate that is commensurate with local prevailing rates. Principal and interest are repaid ratably through payroll deductions.

NOTE 1 - DESCRIPTION OF PLAN (Continued)

Forfeitures: Forfeitures are used to offset future employer matching contributions or administrative expenses of the Plan. During 2014, there were $33,350 in forfeited matching contributions used to offset employer matching contributions. The remaining balances of forfeitures available to offset future matching contributions and administrative expenses as of December 31, 2014 and 2013, were $17,542 and $22,441, respectively.

Administrative and Investment Management Expenses: Loan origination fees associated with notes receivable from participants and the Plan's record keeping and trustee fees are paid by the Plan and are reflected in the financial statements as administrative expenses of the Plan. Investment management fees are charged to the Plan as a reduction of investment return and included in the investment loss reported by the Plan. All other expenses of the Plan are paid by the Company.

NOTE 2 - SUMMARY OF ACCOUNTING POLICIES

Basis of Accounting: The financial statements of the Plan are prepared under the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Investment Valuation: The Plan's investments are reported at fair value. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Fair value is the price that would be received by the Plan for an asset or paid by the Plan to transfer a liability (an exit price) in an orderly transaction between market participants on the measurement date in the Plan's principal or most advantageous market for the asset or liability. Fair value measurements are determined by maximizing the use of observable inputs and minimizing the use of unobservable inputs. The hierarchy places the highest priority on unadjusted quoted market prices in active markets for identical assets or liabilities (level 1 measurements) and gives the lowest priority to unobservable inputs (level 3 measurements). The three levels of inputs within the fair value hierarchy are defined as follows:

Level 1: Quoted prices (unadjusted) for identical assets or liabilities in active markets that the Plan has the ability to access as of the measurement date.

Level 2: Significant other observable inputs other than level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.

Level 3: Significant unobservable inputs that reflect the Plan's own assumptions about the assumptions that market participants would use in pricing an asset or liability.

In some cases, a valuation technique used to measure fair value may include inputs from multiple levels of the fair value hierarchy. The lowest level of significant input determines the placement of the entire fair value measurement in the hierarchy.

Mutual funds: The fair values of mutual fund investments are determined by obtaining quoted prices on nationally recognized securities exchanges (level 1 inputs).

Common stocks: The fair values of common stock investments are determined by obtaining quoted prices on nationally recognized securities exchanges (level 1 inputs).

NOTE 2 - SUMMARY OF ACCOUNTING POLICIES (Continued)

Collective trust fund: The fair value of participation units held in the collective trust, other than stable value fund, are based on their net asset values, as reported by the managers of the collective trust and as supported by the unit prices of actual purchase and sale transactions occurring as of or close to the financial statement date (level 2 inputs). The primary investment objective of the Wells Fargo Enhanced Stock Market collective trust fund is to invest in common stocks and/or stock index futures selected so as to equal the total return performance of the S&P 500 Index. The secondary objective is to provide an incremental rate of return above that of the S&P 500 index. The collective trust fund holds equity, United States Government and Agency securities, and a money market fund. The collective trust fund provides for daily redemptions by the Plan at reported net asset values per share, with no advance notice requirement.

Money market deposit accounts: Fair values are estimated to approximate deposit account balances, payable on demand, as no discounts for credit quality or liquidity were determined to be applicable (level 2 inputs). The Plan's investments in money market deposit accounts occasionally exceed federally insured balances.

Stable Value Fund: The fair value of the stable value fund is based upon the net asset value of such fund after adjustments to reflect all fund investments at fair value, including direct and indirect interests in fully benefit-responsive contracts, as reported by the fund manager (level 2 inputs). The investment objective is to provide a relatively high income rate of return consistent with the preservation of principal. To accomplish this objective the trustee will normally invest and reinvest primarily in contracts known variously as guaranteed income contracts, guaranteed investment contracts, and group annuity contracts issued by insurance companies. The stable value fund provides for daily redemptions by the Plan at reported net asset values per share, with no advance notice requirement.

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.

NOTE 2 - SUMMARY OF ACCOUNTING POLICIES (Continued)

Investments measured at fair value on a recurring basis are summarized below:

	Fair Value Measurements at December 31, 2014 Using		
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Investments:			
Mutual Fund Investments:			
International equity funds	$ 1,419,013	$ -	$ -
Domestic equity funds			
Large value	1,531,115	-	-
Small value	264,174	-	-
Mid-cap value	917,511	-	-
Large growth	1,884,185	-	-
Small growth	982,595	-	-
Mid-cap growth	3,268,831	-	-
Age based funds 2005 – 2010	358,487	-	-
Age based funds 2015 – 2025	2,137,452	-	-
Age based funds 2030 – 2050	4,247,341	-	-
Fixed income funds	1,332,199	-	-
Money market fund	15,035	-	-
Self Directed Brokerage Account:			
Money market accounts	-	38,960	-
Common stocks	79,482	-	-
Mutual funds	933,082	-	-
Collective Trusts			
Stable Return	-	2,363,824	-

NOTE 2 - SUMMARY OF ACCOUNTING POLICIES (Continued)

	Fair Value Measurements at December 31, 2013 Using		
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Investments:			
Mutual Fund Investments:			
International equity funds	$ 1,344,904	$ -	$ -
Domestic equity funds			
Large value	1,113,286	-	-
Small value	312,321	-	-
Mid-cap value	692,997	-	-
Large growth	1,469,102	-	-
Small growth	1,159,917	-	-
Mid-cap growth	2,016,876	-	-
Age based funds 2005 – 2010	338,389	-	-
Age based funds 2015 – 2025	1,942,883	-	-
Age based funds 2030 – 2050	3,660,291	-	-
Fixed income funds	995,226	-	-
Self Directed Brokerage Account:			
Money market accounts	-	3,282	-
Common stocks	26,350	-	-
Mutual funds	894,405	-	-
Collective Trusts			
Equity	-	1,480,453	-
Stable Return	-	2,796,625	-

Fully Benefit-Responsive Investment Contracts: While Plan investments are presented at fair value in the statement of net assets available for benefits, any material difference between the fair value of the Plan's indirect interest in fully benefit-responsive investments contracts and their contract value is presented as an adjustment line in the statement of net assets available for benefits, because contract value is the relevant measurement attribute for that portion of the Plan's net assets available for benefits. Contract value represents contributions made to a contract, plus earnings, less participant withdrawals and administrative expenses. Participants in fully benefit-responsive contracts may ordinarily direct the withdrawals or transfer of all or a portion of their investment at contract value. The Plan holds an indirect interest in such contracts through its investment in a stable value collective trust as of December 31, 2014 and 2013. No adjustments from fair value to contract value are presented in the statements of net assets available for benefits, as the amounts of the adjustments have been determined to be immaterial.

Notes Receivable from Participants: Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest, with no allowance for credit losses, as repayments of principal and interest are received through payroll deductions and the notes are collateralized by the participants' account balances.

Estimates: The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures, and actual results may differ from these estimates.

NOTE 2 - SUMMARY OF ACCOUNTING POLICIES (Continued)

Risks and Uncertainties: The Plan provides for various investment options. The underlying investments are exposed to various risks such as interest rate, market, liquidity and credit risks. Due to the level of risk associated with certain investments and the level of uncertainty related to changes in the value of investments, it is at least reasonably possible that changes in the values of investments will occur in the near term and that such changes could materially affect the amounts reported in the statement of net assets available for benefits and participants' individual account balances.

Payment of Benefits: Benefits are recorded when paid.

NOTE 3 - PLAN TERMINATION

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

NOTE 4 - UNAUDITED INFORMATION – CERTIFIED INVESTMENTS AND NOTES RECEIVABLE FROM PARTICIPANTS

Most of the information pertaining to the Plan's investments included in the financial statements, including the associated investment income was certified as complete and accurate by Fidelity Management Trust Company and Wells Fargo Bank, N.A., Trustees of the Plan. Excluded from the investment information certified by the Trustees were the fair values of the investments in the Charles Schwab Participant Individual Brokerage Account ("Brokerage Account") of $924,037 as of December 31, 2013, and the net appreciation in the fair values of the investment in the Brokerage Account of $87,019 for the period of January 1, 2014 through October 31, 2014, and the dividend income earned by the Brokerage Account of $4,693 for the period of January 1, 2014 through October 31, 2014. The investment information certified by the Trustees has not been audited by independent accountants.

NOTE 4 - UNAUDITED INFORMATION – CERTIFIED INVESTMENTS AND NOTES RECEIVABLE FROM PARTICIPANTS (Continued)

The following presents the fair value of investments that represent 5% or more of the Plan's net assets available for benefits.

	2014	2013
Investments at fair value:		
Allianz Global Advisors Mutual Fund		
Allianz NFJ Dividend Value Fund	$ -	$ 1,113,286
Fidelity Management & Research Company Mutual Fund		
Fidelity Advisor New Insights A Fund	1,798,311	-
Fidelity Management & Research Company Mutual Fund		
Fidelity Advisor Total Bond A Fund	1,128,366	-
Invesco Advisers, Inc. Mutual Fund		
Invesco Diversified Dividend A Fund	1,421,596	-
Munder Capital Management		
Munder Mid Cap Core Growth Mutual Fund	-	2,016,876
MainStay		
Mainstay Large Cap Growth R1 Fund	-	1,299,095
Prudential Investment Management, Inc.		
Jennison Small Company Fund	-	1,159,917
T. Rowe Price Group, Inc. Mutual Funds		
Trowe Retirement 2020 Fund	1,408,333	1,096,289
Trowe Retirement 2030 Fund	2,084,999	2,011,448
Trowe Retirement 2040 Fund	1,341,374	1,260,509
Wells Fargo Bank, N.A. Collective Trust		
Wells Fargo Stable Return Fund G	2,363,824	2,796,625
Wells Fargo Bank, N.A. Collective Trust		
Wells Fargo Enhanced Stock Market Fund	-	1,480,453
Wells Fargo Bank, N.A. Mutual Fund		
Thornburg International Value Fund	-	1,344,904
Wells Fargo Funds Management LLC Mutual Fund		
Wells Fargo Advantage Discovery A Fund	3,268,749	-

NOTE 4 - UNAUDITED INFORMATION – CERTIFIED INVESTMENTS AND NOTES RECEIVABLE FROM PARTICIPANTS (Continued)

During 2014, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by $287,931 as follows:

Mutual Funds	$ 334,531
Collective Trust Funds	30,336
Common Stock (Brokerage Account)	(76,936)
	$ 287,931

During 2014, the Plan's investments earned interest and dividends of $877,420 and the Plan's holdings of notes receivable from participants earned interest of $25,036.

NOTE 5 - PARTY-IN-INTEREST TRANSACTIONS

Parties-in-interest are defined under Department of Labor's regulations as any fiduciary of the Plan, any party rendering service to the Plan, the employer, and certain others. As of December 31, 2014 and 2013, the Plan held party-in-interest investments. These party-in-interest investments as of December 31, 2014 and for the period of November 1, 2014 through December 31, 2014 consisted of mutual funds issued by Fidelity Investments. Fidelity Management Trust Company ("Fidelity") is the trustee of the Plan and Fidelity Investments is an affiliate of Fidelity, therefore those transactions qualify as exempt party-in-interest transactions. These party-in-interest investments as of December 31, 2013 and for the period of January 1, 2014 through October 31, 2014 consisted of a mutual fund, a collective trust fund, and a stable value fund issued by Wells Fargo Bank, N.A, the trustee of the Plan. The Plan also contains notes receivable from participants which are considered a party-in-interest investment. In addition the Plan paid administrative fees of $50 and $66,577 to Fidelity to Wells Fargo, respectively, which qualifies as party-in-interest transactions.

The value of party-in-interest investments as of December 31, 2014 and 2013 are listed below:

	2014	2013
Notes Receivable from Participants	$ 472,635	$ 577,862
Fidelity Management Trust Company	4,424,962	-
Wells Fargo Bank, N.A.	-	5,621,982

NOTE 6 - TAX STATUS

The Plan was relying on a prototype document maintained by Wells Fargo Bank, N.A., which has received an opinion letter from the Internal Revenue Service ("IRS") dated March 31, 2008 as of December 31, 2013 and for the period of January 1, 2014 through October 31, 2014. Effective as of December 31, 2014 and for the period of November 1, 2014 through December 31, 2014 the Plan was relying on a prototype document maintained by Fidelity Management Trust Company, which has received an opinion letter from the IRS dated March 31, 2014. Although the Plan has been amended from the prototype document, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Internal Revenue Code.

NOTE 6 - TAX STATUS (Continued)

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan. The plan administrator has analyzed the tax positions taken by the plan, and has concluded that as of December 31, 2014 and 2013 there are no uncertain tax 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 authorities; however, there are currently no audits for any tax years in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2011.

NOTE 7 - RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

	2014	2013
Net assets available for benefits per the financial statements	$ 22,294,717	$ 20,863,016
Less accrued employer contributions	(39,851)	(33,040)
Less accrued employee contributions	(7,507)	(4,807)
Less cash	(1,438)	-
Miscellaneous rounding	(1)	-
Less deemed loan distributions	-	(52,757)
Net assets per the Form 5500	$ 22,245,920	$ 20,772,412

The following is a reconciliation of the net decrease prior to plan transfers per the financial statements to the net loss reported in the 2014 Form 5500:

Net decrease in assets available for benefits prior to plan transfers per the financial statements	$ (478,310)
Plus: 2014 Plan transfer difference	112,819
Less: 2014 Cash	(1,438)
Less: Miscellaneous rounding	(1)
Less: 2014 Employee/ Employer contribution receivables	(47,358)
Plus: 2013 Employee/ Employer contribution receivables	37,847
Plus: 2013 Deemed loan distributions	52,757
Net income per the Form 5500	$ (323,684)

NOTE 8 - SUBSEQUENT EVENTS

Effective March 1, 2015 the assets of the NCM 401(k) Retirement Plan ("NCM Plan") were merged into the Plan. Net assets available for benefits of the NCM Plan of $8,253,314 were transferred to the Plan on March 1, 2015, pursuant to the Plan merger agreement.

Plan management has evaluated subsequent events for recognition and disclosure through October 14, 2015, which is the date the financial statements were available to be issued.

NORTHSTAR GROUP SERVICES, INC. 401(K) RETIREMENT PLAN
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2014

Name of plan sponsor: NorthStar Group Services, Inc.
Employer identification number: 95-3404051
Three-digit plan number: 001

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		Collective Trust Fund		
	Wells Fargo Bank, N.A.	Stable Return Fund G	#	2,363,824
		Mutual Funds		
	Columbia Management Investment Distributors, Inc	Columbia Emerging Markets A Fund	#	107,591
	Dreyfus Corporation	Dreyfus Opportunistic Midcap Value A Fund	#	92,339
*	Fidelity Management & Research Company	Fidelity Advisor Large Cap A Fund	#	109,519
*	Fidelity Management & Research Company	Fidelity Retirement Money Market Fund	#	15,035
*	Fidelity Management & Research Company	Fidelity Advisor New Insights A Fund	#	1,798,311
*	Fidelity Management & Research Company	Fidelity Advisor Total Bond A Fund	#	1,128,366
*	Fidelity Management & Research Company	Fidelity Advisor International Discovery A Fund	#	183,116
*	Fidelity Management & Research Company	Fidelity Advisor International Growth A Fund	#	1,104,521
*	Fidelity Management & Research Company	Fidelity Spartan International Index Advantage Fund	#	115
*	Fidelity Management & Research Company	Fidelity Spartan 500 Index Advantage Fund	#	85,827
*	Fidelity Management & Research Company	Fidelity Spartan US Bond Index Advantage Fund	#	70
*	Fidelity SelectCo, LLC	Fidelity Advisor Real Estate A Fund	#	82
	Invesco Advisers, Inc.	Invesco Global Real Estate A Fund	#	20,606
	Invesco Advisers, Inc.	Invesco Diversified Dividend A Fund	#	1,421,596
	J.P. Morgan Investment Management Inc.	JPMorgan Small Cap Value A Fund	#	214,192
	J.P. Morgan Investment Management Inc.	JPMorgan US Small Company A Fund	#	49,982
	Loomis Sayles & Company L.P.	Loomis Sayles Strategic Income A Fund	#	99,866
	Massachusetts Financial Services Co	MFS Aggressive Growth Allocation R4 Fund	#	19,400
	Massachusetts Financial Services Co	MFS Moderate Allocation R4 Fund	#	47
	Massachusetts Financial Services Co	MFS Government Securities R2 Fund	#	18,864

See Independent Auditor's Report

* Denotes party-in-interest.
\# Investment is participant-directed; therefore, historical cost is not required.

NORTHSTAR GROUP SERVICES, INC. 401(K) RETIREMENT PLAN
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2014

Name of plan sponsor: NorthStar Group Services, Inc.
Employer identification number: 95-3404051
Three-digit plan number: 001

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Massachusetts Financial Services Co	MFS Mid Cap Value R3 Fund	#	805,772
	OFI Global Asset Management, Inc.	Oppenheimer Limited-Term Government A Fund	#	2,417
	OFI Global Asset Management, Inc.	Oppenheimer Developing Markets Markets A Fund	#	48
	OFI Global Asset Management, Inc.	Oppenheimer Gold & Special Minerals A Fund	#	23,622
	RS Funds Management Co. LLC	RS Small Cap Growth A Fund	#	982,595
	T. Rowe Price Associates, Inc.	T. Rowe Retirement 2005 Fund	#	1,690
	T. Rowe Price Associates, Inc.	T. Rowe Retirement 2010 Fund	#	356,797
	T. Rowe Price Associates, Inc.	T. Rowe Retirement 2015 Fund	#	90,053
	T. Rowe Price Associates, Inc.	T. Rowe Retirement 2020 Fund	#	1,408,333
	T. Rowe Price Associates, Inc.	T. Rowe Retirement 2025 Fund	#	639,066
	T. Rowe Price Associates, Inc.	T. Rowe Retirement 2030 Fund	#	2,084,999
	T. Rowe Price Associates, Inc.	T. Rowe Retirement 2035 Fund	#	455,765
	T. Rowe Price Associates, Inc.	T. Rowe Retirement 2040 Fund	#	1,341,374
	T. Rowe Price Associates, Inc.	T. Rowe Retirement 2045 Fund	#	76,980
	T. Rowe Price Associates, Inc.	T. Rowe Retirement 2050 Fund	#	288,223
	T. Rowe Price Associates, Inc.	T. Rowe Retirement Balanced Advantage Fund	#	62,010
	Wells Fargo Funds Management LLC	Wells Fargo Advantage Discovery A Fund	#	3,268,749
		Participant Individual Brokerage Accounts		
	Charles Schwab Institutional	Brokerage account investments	#	1,051,524
		Participant Loans		
*	Plan participants	Interest rates ranging from 4.25% to 11.42%	#	472,635
				$ 22,245,921

See Independent Auditor's Report

* Denotes party-in-interest.
\# Investment is participant-directed; therefore, historical cost is not required.

NORTHSTAR GROUP SERVICES, INC.
401(k) RETIREMENT PLAN
(f/k/a LVI SERVICES INC.
401(k) SAVINGS PLAN)
New York, New York

FINANCIAL STATEMENTS
December 31, 2014 and 2013

NORTHSTAR GROUP SERVICES, INC.
401(K) RETIREMENT PLAN
New York, New York

FINANCIAL STATEMENTS
December 31, 2014 and 2013

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Crowe Horwath LLP
Independent Member Crowe Horwath International

INDEPENDENT AUDITOR'S REPORT

Plan Administrator
NorthStar Group Services, Inc. 401(k) Retirement Plan
(f/k/a LVI Services Inc. 401(k) Savings Plan)
New York, New York

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of NorthStar Group Services, Inc. 401(k) Retirement Plan (f/k/a LVI Services Inc. 401(k) Savings Plan) ("Plan"), which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by Fidelity Management Trust Company ("Fidelity") and Wells Fargo Bank, N.A. ("Wells Fargo"), the trustees of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that Fidelity held the Plan's investment assets and executed investment transactions from November 1, 2014 to December 31, 2014, and that Wells Fargo held the Plan's investment assets and executed investment transactions as of December 31, 2013 and for the period of January 1, 2014 to October 31, 2014. The plan administrator has obtained certification from the trustees as of December 31, 2014 and 2013 and for the year ended December 31, 2014 that the information provided to the plan administrator by trustees is complete and accurate.

(Continued)

Disclaimer of Opinion

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

Other Matter

The supplemental Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2014 is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for purposes of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedule.

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

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

Crowe Horwath LLP

Crowe Horwath LLP

Oak Brook, Illinois
October 14, 2015

NORTHSTAR GROUP SERVICES, INC.
401(K) RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2014 and 2013

	2014	2013
ASSETS		
Investments, at fair value (Note 4)	$ 21,773,286	$ 20,247,307
Receivables		
Employee contributions	39,851	33,040
Employer contributions	7,507	4,807
Notes receivable from participants	472,635	577,862
	519,993	615,709
Cash	1,438	-
Total assets	22,294,717	20,863,016
Total assets and net assets, reflecting all investments at fair value	22,294,717	20,863,016
NET ASSETS AVAILABLE FOR BENEFITS	$ 22,294,717	$ 20,863,016

See accompanying notes to financial statements.

NORTHSTAR GROUP SERVICES, INC.
401(K) RETIREMENT PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Year ended December 31, 2014

Additions to net assets attributed to:	
Net appreciation in fair value of investments (Note 4)	$ 287,931
Interest and dividends (Note 4)	877,420
Total investment income	1,165,351
Interest income on notes receivable from participant (Note 4)	25,036
Contributions	
Participant	1,144,760
Employer	169,895
Rollover	65,220
	1,379,875
Total additions	2,570,262
Deductions from net assets attributed to:	
Benefits paid to participants	2,981,945
Administrative expenses	66,627
Total deductions	3,048,572
Net decrease in net assets before transfers	(478,310)
Transfer in – merger (Note 1)	1,910,011
Net increase in net assets	1,431,701
Net assets available for benefits	
Beginning of year	20,863,016
End of year	$ 22,294,717

See accompanying notes to financial statements.

NOTE 1 - DESCRIPTION OF PLAN

The following description of the NorthStar Group Services, Inc. 401(k) Retirement Plan, formerly known as the LVI Services Inc. 401(k) Savings 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 is a defined contribution plan covering substantially all full-time employees of NorthStar Group Services, Inc., formerly known as LVI Services Inc., (the "Company") who are not covered by a collective bargaining agreement and have completed one year of service. Employees enter the Plan the first day of the month coinciding with or next following meeting these eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Plan Merger: Effective November 1, 2014 the Randolph Construction Services 401(k) Plan ("Randolph Plan"), sponsored by Randolph Construction Services, was merged into the Plan. Net assets available for benefits of the Randolph Plan of $1,910,011 were transferred to the Plan on November 1, 2014, pursuant to the Plan merger agreement.

Contributions: Each year, participants may contribute a portion of their annual compensation on a pretax basis to the Plan, subject to the Internal Revenue Code ("IRC") Section 402(g) limits and the Plan design limits. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. The Company may contribute a discretionary matching contribution. This matching contribution for 2014 was equal to 25% of the first 6% of compensation that a participant contributed to the Plan. Additional profit sharing amounts may be contributed to the Plan at the option of the Company. During 2014, the Company elected not to make a profit sharing contribution. All contributions are subject to certain limitations set by the IRC.

Investments: Each participant directs the investment of his/her account to any of the investment options available under the Plan and is allowed to change the investment of his/her account on a daily basis.

Participant Accounts: Each participant's account is credited with the participant's own contribution, an allocation of the Company's contributions, and the Plan's earnings. Allocations are based on participant contributions, participant earnings, or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Retirement, Death, or Disability: A participant is entitled to 100% of his or her account balance upon retirement, death, or disability.

Vesting: Participants are immediately vested in their own contributions plus actual earnings thereon. Vesting in employer contributions plus earnings thereon is based on years of continuous service. A participant is 100% vested after five years of credited service, on a graded vesting schedule.

Payment of Benefits: Upon termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount, a series of installment payments equal to the value of the participant's vested interest in his or her account. Participants who terminate service with a vested balance of less than or equal to $1,000 will receive their payment as a lump-sum distribution.

Notes Receivable from Participants: Participants may borrow any amounts from their accounts up to a maximum of $50,000 or 50% of their vested account balance, whichever is less. The loans are secured by the vested balance in the participant's account and bear an interest rate that is commensurate with local prevailing rates. Principal and interest are repaid ratably through payroll deductions.

NOTE 1 - DESCRIPTION OF PLAN (Continued)

Forfeitures: Forfeitures are used to offset future employer matching contributions or administrative expenses of the Plan. During 2014, there were $33,350 in forfeited matching contributions used to offset employer matching contributions. The remaining balances of forfeitures available to offset future matching contributions and administrative expenses as of December 31, 2014 and 2013, were $17,542 and $22,441, respectively.

Administrative and Investment Management Expenses: Loan origination fees associated with notes receivable from participants and the Plan's record keeping and trustee fees are paid by the Plan and are reflected in the financial statements as administrative expenses of the Plan. Investment management fees are charged to the Plan as a reduction of investment return and included in the investment loss reported by the Plan. All other expenses of the Plan are paid by the Company.

NOTE 2 - SUMMARY OF ACCOUNTING POLICIES

Basis of Accounting: The financial statements of the Plan are prepared under the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Investment Valuation: The Plan's investments are reported at fair value. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Fair value is the price that would be received by the Plan for an asset or paid by the Plan to transfer a liability (an exit price) in an orderly transaction between market participants on the measurement date in the Plan's principal or most advantageous market for the asset or liability. Fair value measurements are determined by maximizing the use of observable inputs and minimizing the use of unobservable inputs. The hierarchy places the highest priority on unadjusted quoted market prices in active markets for identical assets or liabilities (level 1 measurements) and gives the lowest priority to unobservable inputs (level 3 measurements). The three levels of inputs within the fair value hierarchy are defined as follows:

Level 1: Quoted prices (unadjusted) for identical assets or liabilities in active markets that the Plan has the ability to access as of the measurement date.

Level 2: Significant other observable inputs other than level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.

Level 3: Significant unobservable inputs that reflect the Plan's own assumptions about the assumptions that market participants would use in pricing an asset or liability.

In some cases, a valuation technique used to measure fair value may include inputs from multiple levels of the fair value hierarchy. The lowest level of significant input determines the placement of the entire fair value measurement in the hierarchy.

Mutual funds: The fair values of mutual fund investments are determined by obtaining quoted prices on nationally recognized securities exchanges (level 1 inputs).

Common stocks: The fair values of common stock investments are determined by obtaining quoted prices on nationally recognized securities exchanges (level 1 inputs).

NOTE 2 - SUMMARY OF ACCOUNTING POLICIES (Continued)

Collective trust fund: The fair value of participation units held in the collective trust, other than stable value fund, are based on their net asset values, as reported by the managers of the collective trust and as supported by the unit prices of actual purchase and sale transactions occurring as of or close to the financial statement date (level 2 inputs). The primary investment objective of the Wells Fargo Enhanced Stock Market collective trust fund is to invest in common stocks and/or stock index futures selected so as to equal the total return performance of the S&P 500 Index. The secondary objective is to provide an incremental rate of return above that of the S&P 500 index. The collective trust fund holds equity, United States Government and Agency securities, and a money market fund. The collective trust fund provides for daily redemptions by the Plan at reported net asset values per share, with no advance notice requirement.

Money market deposit accounts: Fair values are estimated to approximate deposit account balances, payable on demand, as no discounts for credit quality or liquidity were determined to be applicable (level 2 inputs). The Plan's investments in money market deposit accounts occasionally exceed federally insured balances.

Stable Value Fund: The fair value of the stable value fund is based upon the net asset value of such fund after adjustments to reflect all fund investments at fair value, including direct and indirect interests in fully benefit-responsive contracts, as reported by the fund manager (level 2 inputs). The investment objective is to provide a relatively high income rate of return consistent with the preservation of principal. To accomplish this objective the trustee will normally invest and reinvest primarily in contracts known variously as guaranteed income contracts, guaranteed investment contracts, and group annuity contracts issued by insurance companies. The stable value fund provides for daily redemptions by the Plan at reported net asset values per share, with no advance notice requirement.

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.

NOTE 2 - SUMMARY OF ACCOUNTING POLICIES (Continued)

Investments measured at fair value on a recurring basis are summarized below:

	Fair Value Measurements at December 31, 2014 Using		
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Investments:			
Mutual Fund Investments:			
International equity funds	$ 1,419,013	$ -	$ -
Domestic equity funds			
Large value	1,531,115	-	-
Small value	264,174	-	-
Mid-cap value	917,511	-	-
Large growth	1,884,185	-	-
Small growth	982,595	-	-
Mid-cap growth	3,268,831	-	-
Age based funds 2005 – 2010	358,487	-	-
Age based funds 2015 – 2025	2,137,452	-	-
Age based funds 2030 – 2050	4,247,341	-	-
Fixed income funds	1,332,199	-	-
Money market fund	15,035	-	-
Self Directed Brokerage Account:			
Money market accounts	-	38,960	-
Common stocks	79,482	-	-
Mutual funds	933,082	-	-
Collective Trusts			
Stable Return	-	2,363,824	-

NOTE 2 - SUMMARY OF ACCOUNTING POLICIES (Continued)

	Fair Value Measurements at December 31, 2013 Using		
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Investments:			
Mutual Fund Investments:			
International equity funds	$ 1,344,904	$ -	$ -
Domestic equity funds			
Large value	1,113,286	-	-
Small value	312,321	-	-
Mid-cap value	692,997	-	-
Large growth	1,469,102	-	-
Small growth	1,159,917	-	-
Mid-cap growth	2,016,876	-	-
Age based funds 2005 – 2010	338,389	-	-
Age based funds 2015 – 2025	1,942,883	-	-
Age based funds 2030 – 2050	3,660,291	-	-
Fixed income funds	995,226	-	-
Self Directed Brokerage Account:			
Money market accounts	-	3,282	-
Common stocks	26,350	-	-
Mutual funds	894,405	-	-
Collective Trusts			
Equity	-	1,480,453	-
Stable Return	-	2,796,625	-

Fully Benefit-Responsive Investment Contracts: While Plan investments are presented at fair value in the statement of net assets available for benefits, any material difference between the fair value of the Plan's indirect interest in fully benefit-responsive investments contracts and their contract value is presented as an adjustment line in the statement of net assets available for benefits, because contract value is the relevant measurement attribute for that portion of the Plan's net assets available for benefits. Contract value represents contributions made to a contract, plus earnings, less participant withdrawals and administrative expenses. Participants in fully benefit-responsive contracts may ordinarily direct the withdrawals or transfer of all or a portion of their investment at contract value. The Plan holds an indirect interest in such contracts through its investment in a stable value collective trust as of December 31, 2014 and 2013. No adjustments from fair value to contract value are presented in the statements of net assets available for benefits, as the amounts of the adjustments have been determined to be immaterial.

Notes Receivable from Participants: Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest, with no allowance for credit losses, as repayments of principal and interest are received through payroll deductions and the notes are collateralized by the participants' account balances.

Estimates: The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures, and actual results may differ from these estimates.

NOTE 2 - SUMMARY OF ACCOUNTING POLICIES (Continued)

Risks and Uncertainties: The Plan provides for various investment options. The underlying investments are exposed to various risks such as interest rate, market, liquidity and credit risks. Due to the level of risk associated with certain investments and the level of uncertainty related to changes in the value of investments, it is at least reasonably possible that changes in the values of investments will occur in the near term and that such changes could materially affect the amounts reported in the statement of net assets available for benefits and participants' individual account balances.

Payment of Benefits: Benefits are recorded when paid.

NOTE 3 - PLAN TERMINATION

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

NOTE 4 - UNAUDITED INFORMATION – CERTIFIED INVESTMENTS AND NOTES RECEIVABLE FROM PARTICIPANTS

Most of the information pertaining to the Plan's investments included in the financial statements, including the associated investment income was certified as complete and accurate by Fidelity Management Trust Company and Wells Fargo Bank, N.A., Trustees of the Plan. Excluded from the investment information certified by the Trustees were the fair values of the investments in the Charles Schwab Participant Individual Brokerage Account ("Brokerage Account") of $924,037 as of December 31, 2013, and the net appreciation in the fair values of the investment in the Brokerage Account of $87,019 for the period of January 1, 2014 through October 31, 2014, and the dividend income earned by the Brokerage Account of $4,693 for the period of January 1, 2014 through October 31, 2014. The investment information certified by the Trustees has not been audited by independent accountants.

NOTE 4 - UNAUDITED INFORMATION – CERTIFIED INVESTMENTS AND NOTES RECEIVABLE FROM PARTICIPANTS (Continued)

The following presents the fair value of investments that represent 5% or more of the Plan's net assets available for benefits.

	2014	2013
Investments at fair value:		
Allianz Global Advisors Mutual Fund		
Allianz NFJ Dividend Value Fund	$ -	$ 1,113,286
Fidelity Management & Research Company Mutual Fund		
Fidelity Advisor New Insights A Fund	1,798,311	-
Fidelity Management & Research Company Mutual Fund		
Fidelity Advisor Total Bond A Fund	1,128,366	-
Invesco Advisers, Inc. Mutual Fund		
Invesco Diversified Dividend A Fund	1,421,596	-
Munder Capital Management		
Munder Mid Cap Core Growth Mutual Fund	-	2,016,876
MainStay		
Mainstay Large Cap Growth R1 Fund	-	1,299,095
Prudential Investment Management, Inc.		
Jennison Small Company Fund	-	1,159,917
T. Rowe Price Group, Inc. Mutual Funds		
Trowe Retirement 2020 Fund	1,408,333	1,096,289
Trowe Retirement 2030 Fund	2,084,999	2,011,448
Trowe Retirement 2040 Fund	1,341,374	1,260,509
Wells Fargo Bank, N.A. Collective Trust		
Wells Fargo Stable Return Fund G	2,363,824	2,796,625
Wells Fargo Bank, N.A. Collective Trust		
Wells Fargo Enhanced Stock Market Fund	-	1,480,453
Wells Fargo Bank, N.A. Mutual Fund		
Thornburg International Value Fund	-	1,344,904
Wells Fargo Funds Management LLC Mutual Fund		
Wells Fargo Advantage Discovery A Fund	3,268,749	-

NOTE 4 - UNAUDITED INFORMATION – CERTIFIED INVESTMENTS AND NOTES RECEIVABLE FROM PARTICIPANTS (Continued)

During 2014, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by $287,931 as follows:

Mutual Funds	$ 334,531
Collective Trust Funds	30,336
Common Stock (Brokerage Account)	(76,936)
	$ 287,931

During 2014, the Plan's investments earned interest and dividends of $877,420 and the Plan's holdings of notes receivable from participants earned interest of $25,036.

NOTE 5 - PARTY-IN-INTEREST TRANSACTIONS

Parties-in-interest are defined under Department of Labor's regulations as any fiduciary of the Plan, any party rendering service to the Plan, the employer, and certain others. As of December 31, 2014 and 2013, the Plan held party-in-interest investments. These party-in-interest investments as of December 31, 2014 and for the period of November 1, 2014 through December 31, 2014 consisted of mutual funds issued by Fidelity Investments. Fidelity Management Trust Company ("Fidelity") is the trustee of the Plan and Fidelity Investments is an affiliate of Fidelity, therefore those transactions qualify as exempt party-in-interest transactions. These party-in-interest investments as of December 31, 2013 and for the period of January 1, 2014 through October 31, 2014 consisted of a mutual fund, a collective trust fund, and a stable value fund issued by Wells Fargo Bank, N.A, the trustee of the Plan. The Plan also contains notes receivable from participants which are considered a party-in-interest investment. In addition the Plan paid administrative fees of $50 and $66,577 to Fidelity to Wells Fargo, respectively, which qualifies as party-in-interest transactions.

The value of party-in-interest investments as of December 31, 2014 and 2013 are listed below:

	2014	2013
Notes Receivable from Participants	$ 472,635	$ 577,862
Fidelity Management Trust Company	4,424,962	-
Wells Fargo Bank, N.A.	-	5,621,982

NOTE 6 - TAX STATUS

The Plan was relying on a prototype document maintained by Wells Fargo Bank, N.A., which has received an opinion letter from the Internal Revenue Service ("IRS") dated March 31, 2008 as of December 31, 2013 and for the period of January 1, 2014 through October 31, 2014. Effective as of December 31, 2014 and for the period of November 1, 2014 through December 31, 2014 the Plan was relying on a prototype document maintained by Fidelity Management Trust Company, which has received an opinion letter from the IRS dated March 31, 2014. Although the Plan has been amended from the prototype document, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Internal Revenue Code.

NOTE 6 - TAX STATUS (Continued)

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan. The plan administrator has analyzed the tax positions taken by the plan, and has concluded that as of December 31, 2014 and 2013 there are no uncertain tax 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 authorities; however, there are currently no audits for any tax years in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2011.

NOTE 7 - RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

	2014	2013
Net assets available for benefits per the financial statements	$ 22,294,717	$ 20,863,016
Less accrued employer contributions	(39,851)	(33,040)
Less accrued employee contributions	(7,507)	(4,807)
Less cash	(1,438)	-
Miscellaneous rounding	(1)	-
Less deemed loan distributions	-	(52,757)
Net assets per the Form 5500	$ 22,245,920	$ 20,772,412

The following is a reconciliation of the net decrease prior to plan transfers per the financial statements to the net loss reported in the 2014 Form 5500:

Net decrease in assets available for benefits prior to plan transfers per the financial statements	$ (478,310)
Plus: 2014 Plan transfer difference	112,819
Less: 2014 Cash	(1,438)
Less: Miscellaneous rounding	(1)
Less: 2014 Employee/ Employer contribution receivables	(47,358)
Plus: 2013 Employee/ Employer contribution receivables	37,847
Plus: 2013 Deemed loan distributions	52,757
Net income per the Form 5500	$ (323,684)

NOTE 8 - SUBSEQUENT EVENTS

Effective March 1, 2015 the assets of the NCM 401(k) Retirement Plan ("NCM Plan") were merged into the Plan. Net assets available for benefits of the NCM Plan of $8,253,314 were transferred to the Plan on March 1, 2015, pursuant to the Plan merger agreement.

Plan management has evaluated subsequent events for recognition and disclosure through October 14, 2015, which is the date the financial statements were available to be issued.

NORTHSTAR GROUP SERVICES, INC. 401(K) RETIREMENT PLAN
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2014

Name of plan sponsor: NorthStar Group Services, Inc.
Employer identification number: 95-3404051
Three-digit plan number: 001

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		Collective Trust Fund		
	Wells Fargo Bank, N.A.	Stable Return Fund G	#	2,363,824
		Mutual Funds		
	Columbia Management Investment Distributors, Inc	Columbia Emerging Markets A Fund	#	107,591
	Dreyfus Corporation	Dreyfus Opportunistic Midcap Value A Fund	#	92,339
*	Fidelity Management & Research Company	Fidelity Advisor Large Cap A Fund	#	109,519
*	Fidelity Management & Research Company	Fidelity Retirement Money Market Fund	#	15,035
*	Fidelity Management & Research Company	Fidelity Advisor New Insights A Fund	#	1,798,311
*	Fidelity Management & Research Company	Fidelity Advisor Total Bond A Fund	#	1,128,366
*	Fidelity Management & Research Company	Fidelity Advisor International Discovery A Fund	#	183,116
*	Fidelity Management & Research Company	Fidelity Advisor International Growth A Fund	#	1,104,521
*	Fidelity Management & Research Company	Fidelity Spartan International Index Advantage Fund	#	115
*	Fidelity Management & Research Company	Fidelity Spartan 500 Index Advantage Fund	#	85,827
*	Fidelity Management & Research Company	Fidelity Spartan US Bond Index Advantage Fund	#	70
*	Fidelity SelectCo, LLC	Fidelity Advisor Real Estate A Fund	#	82
	Invesco Advisers, Inc.	Invesco Global Real Estate A Fund	#	20,606
	Invesco Advisers, Inc.	Invesco Diversified Dividend A Fund	#	1,421,596
	J.P. Morgan Investment Management Inc.	JPMorgan Small Cap Value A Fund	#	214,192
	J.P. Morgan Investment Management Inc.	JPMorgan US Small Company A Fund	#	49,982
	Loomis Sayles & Company L.P.	Loomis Sayles Strategic Income A Fund	#	99,866
	Massachusetts Financial Services Co	MFS Aggressive Growth Allocation R4 Fund	#	19,400
	Massachusetts Financial Services Co	MFS Moderate Allocation R4 Fund	#	47
	Massachusetts Financial Services Co	MFS Government Securities R2 Fund	#	18,864

See Independent Auditor's Report

* Denotes party-in-interest.
\# Investment is participant-directed; therefore, historical cost is not required.

NORTHSTAR GROUP SERVICES, INC. 401(K) RETIREMENT PLAN
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2014

Name of plan sponsor: NorthStar Group Services, Inc.
Employer identification number: 95-3404051
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(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Massachusetts Financial Services Co	MFS Mid Cap Value R3 Fund	#	805,772
	OFI Global Asset Management, Inc.	Oppenheimer Limited-Term Government A Fund	#	2,417
	OFI Global Asset Management, Inc.	Oppenheimer Developing Markets Markets A Fund	#	48
	OFI Global Asset Management, Inc.	Oppenheimer Gold & Special Minerals A Fund	#	23,622
	RS Funds Management Co. LLC	RS Small Cap Growth A Fund	#	982,595
	T. Rowe Price Associates, Inc.	T. Rowe Retirement 2005 Fund	#	1,690
	T. Rowe Price Associates, Inc.	T. Rowe Retirement 2010 Fund	#	356,797
	T. Rowe Price Associates, Inc.	T. Rowe Retirement 2015 Fund	#	90,053
	T. Rowe Price Associates, Inc.	T. Rowe Retirement 2020 Fund	#	1,408,333
	T. Rowe Price Associates, Inc.	T. Rowe Retirement 2025 Fund	#	639,066
	T. Rowe Price Associates, Inc.	T. Rowe Retirement 2030 Fund	#	2,084,999
	T. Rowe Price Associates, Inc.	T. Rowe Retirement 2035 Fund	#	455,765
	T. Rowe Price Associates, Inc.	T. Rowe Retirement 2040 Fund	#	1,341,374
	T. Rowe Price Associates, Inc.	T. Rowe Retirement 2045 Fund	#	76,980
	T. Rowe Price Associates, Inc.	T. Rowe Retirement 2050 Fund	#	288,223
	T. Rowe Price Associates, Inc.	T. Rowe Retirement Balanced Advantage Fund	#	62,010
	Wells Fargo Funds Management LLC	Wells Fargo Advantage Discovery A Fund	#	3,268,749
		Participant Individual Brokerage Accounts		
	Charles Schwab Institutional	Brokerage account investments	#	1,051,524
		Participant Loans		
*	Plan participants	Interest rates ranging from 4.25% to 11.42%	#	472,635
				$ 22,245,921

See Independent Auditor's Report

* Denotes party-in-interest.
\# Investment is participant-directed; therefore, historical cost is not required.