

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
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Part I	Annual Report Identification Information
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>	
A This return/report is for:	☐ a multiemployer plan; ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or ☒ a single-employer plan; ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information				
1a Name of plan <u>THE SCHROER GROUP EMPLOYEES 401K PROFIT SHARING PLAN & TRUST</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>01/01/1992</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>01/01/1992</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>01/01/1992</u>					
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>ALTERCARE OF OHIO, INC.</u> <u>339 E. MAPLE STREET</u> <u>SUITE 100</u> <u>NORTH CANTON, OH 44720</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>34-1415116</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>330-498-5200</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>623000</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>34-1415116</u>	2c Plan Sponsor's telephone number <u>330-498-5200</u>	2d Business code (see instructions) <u>623000</u>	
2b Employer Identification Number (EIN) <u>34-1415116</u>					
2c Plan Sponsor's telephone number <u>330-498-5200</u>					
2d Business code (see instructions) <u>623000</u>					

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

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

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

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name	4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5 3174
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 a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits..... d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1) 3229 6a(2) 2967 6b 0 6c 196 6d 3163 6e 0 6f 3163 6g 1055 6h 73
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2T b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ <u>1</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500. ► Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2014 This Form is Open to Public Inspection
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For calendar plan year 2014 or fiscal plan year beginning **01/01/2014** and ending **12/31/2014**

A Name of plan THE SCHROER GROUP EMPLOYEES 401K PROFIT SHARING PLAN & TRUST	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 ALTERCARE OF OHIO, INC.	D Employer Identification Number (EIN) 34-1415116	

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

(a) Name of insurance carrier

NATIONWIDE LIFE INSURANCE

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
31-4156830	66869	335-80059	79	01/01/2014	12/31/2014

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

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

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

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

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

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

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

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end.....	4	
5 Current value of plan's interest under this contract in separate accounts at year end	5	2038141

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

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

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

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

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

b Balance at the end of the previous year.....	7b	1869636
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c Additions: (1) Contributions deposited during the year.....	7c(1)	76731	
(2) Dividends and credits	7c(2)		
(3) Interest credited during the year	7c(3)	52785	
(4) Transferred from separate account.....	7c(4)	91585	
(5) Other (specify below)	7c(5)	48548	
▶ LOAN REPAYMENT-PRINCIPAL TRANSFER FROM INSIDE NW-PRINCIPAL			

(6) Total additions.....	7c(6)	269649
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d Total of balance and additions (add lines 7b and 7c(6))	7d	2139285
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	26217	
(2) Administration charge made by carrier	7e(2)	1273	
(3) Transferred to separate account.....	7e(3)	53329	
(4) Other (specify below)	7e(4)	20325	

▶ FORFEITURES LOAN WITHDRAWAL

(5) Total deductions.....	7e(5)	101144
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f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	2038141
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Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs ▶

Part IV Provision of Information

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

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

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

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

A Name of plan <u>THE SCHROER GROUP EMPLOYEES 401K PROFIT SHARING PLAN & TRUST</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ALTERCARE OF OHIO, INC.</u>	D Employer Identification Number (EIN) <u>34-1415116</u>

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation <u>MGO SECURITIES CORP.</u> <u>34-1783986</u>	<u>24400 CHAGRIN BLVD</u> <u>SUITE 310</u> <u>BEACHWOOD, OH 44122</u>
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(b) Enter name and EIN or address of person who provided you disclosure on eligible indirect compensation
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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

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

NATIONWIDE

ONE NATIONWIDE PLAZA
COLUMBUS, OH 43215

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 26 49 59 60 63 64 99	CUSTODIAN, RECORDKEEPER	19126	Yes ☒ No ☐	Yes ☒ No ☐	30190	Yes ☐ No ☒

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

MOSKAL GROSS ORCHOSKY INC

24400 CHAGRIN BLVD.
SUITE 310
BEACHWOOD, OH 44122-5632

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 16 17 37	TPA	33250	Yes ☒ No ☐	Yes ☒ No ☐	26474	Yes ☐ No ☒

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

MGO INVESTMENT ADVISORS INC.

24400 CHAGRIN BLVD.
SUITE 310
BEACHWOOD, OH 44122-5632

(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?
26 27 28 31 38	INV ADV, NAMED FIDUCIARY	60272	Yes ☒ No ☐	Yes ☐ No ☒	0	Yes ☐ No ☐

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

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

(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
NATIONWIDE	15 64	30136
(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.
MOSKAL GROSS ORCHOSKY 34-1031518	24400 CHAGRIN BLVD. SUITE 310 BEACHWOOD, OH 44122	ADVISORY/SERVICE PROVIDER FEE ADMINISTRATIVE SERVICES FEE
(a) Enter service provider name as it appears on line 2		(c) Enter amount of indirect compensation
NATIONWIDE	26 49 64	
(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.
MGO INVESTMENT ADVISORS 34-1018626	24400 CHAGRIN BLVD. SUITE 310 BEACHWOOD, OH 44122	
(a) Enter service provider name as it appears on line 2		(c) Enter amount of indirect compensation
MOSKAL GROSS ORCHOSKY	15 16 17 37	25673
(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.
NATIONWIDE 31-4156830	ONE NATIONWIDE PLAZA COLUMBUS, OH 43215	ADVISORY/SERVICE PROVIDER FEE

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE 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 <u>01/01/2014</u> and ending <u>12/31/2014</u>		
A Name of plan <u>THE SCHROER GROUP EMPLOYEES 401K PROFIT SHARING PLAN & TRUST</u>		B Three-digit plan number (PN) ► <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ALTERCARE OF OHIO, INC.</u>		D Employer Identification Number (EIN) <u>34-1415116</u>

Part I	Asset and Liability Statement		(a) Beginning of Year	(b) End of Year
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.				
	Assets			
a	Total noninterest-bearing cash	1a		
b	Receivables (less allowance for doubtful accounts):			
	(1) Employer contributions.....	1b(1)	24304	24206
	(2) Participant contributions.....	1b(2)	72533	88618
	(3) Other.....	1b(3)	1271	1398
c	General investments:			
	(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)		
	(2) U.S. Government securities	1c(2)		
	(3) Corporate debt instruments (other than employer securities):			
	(A) Preferred	1c(3)(A)		
	(B) All other	1c(3)(B)		
	(4) Corporate stocks (other than employer securities):			
	(A) Preferred	1c(4)(A)		
	(B) Common.....	1c(4)(B)		
	(5) Partnership/joint venture interests	1c(5)		
	(6) Real estate (other than employer real property).....	1c(6)		
	(7) Loans (other than to participants)	1c(7)		
	(8) Participant loans.....	1c(8)	1125492	1176118
	(9) Value of interest in common/collective trusts	1c(9)		
	(10) Value of interest in pooled separate accounts	1c(10)		
	(11) Value of interest in master trust investment accounts	1c(11)		
	(12) Value of interest in 103-12 investment entities.....	1c(12)		
	(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	27598977	29544380
	(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	1834640	2010580
	(15) Other.....	1c(15)		

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	30657217	32845300

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	83446	60445
k Total liabilities (add all amounts in lines 1g through 1j)	1k	83446	60445

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	30573771	32784855
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	452123	
(B) Participants	2a(1)(B)	2381133	
(C) Others (including rollovers)	2a(1)(C)	237130	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		3070386
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	45470	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		45470
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		1732583
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		4848439

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	2637355	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		2637355
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		0
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		2637355

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		2211084
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

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

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

☒ Yes ☐ No

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

(1) Name: **HW & CO.**

(2) EIN: **34-1663157**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

	Yes	No	Amount
4a		X	
4b		X	

		Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	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		3000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?.....	4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?.....	4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l Has the plan failed to provide any benefit when due under the plan?.....	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			

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

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

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

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

Part V Trust Information (optional)

6a Name of trust	6b Trust's EIN

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

A Name of plan <u>THE SCHROER GROUP EMPLOYEES 401K PROFIT SHARING PLAN & TRUST</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ALTERCARE OF OHIO, INC.</u>	D Employer Identification Number (EIN) <u>34-1415116</u>

Part I	Distributions
---------------	----------------------

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>31-4156830</u>	
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The Schroer Group Employees' 401(k) Profit Sharing Plan and Trust

YEARS ENDED DECEMBER 31, 2014 AND 2013

**THE SCHROER GROUP EMPLOYEES' 401(k)
PROFIT SHARING PLAN AND TRUST**

YEARS ENDED DECEMBER 31, 2014 AND 2013

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Independent Auditor's Report

Board of Trustees
The Schroer Group Employees' 401(k) Profit Sharing Plan and Trust
North Canton, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Schroer Group Employees' 401(k) Profit Sharing Plan and Trust, which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act (ERISA) 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 7, which was certified by The Nationwide Financial Services, Inc., including its subsidiary Nationwide Trust Company, FSB (a division of Nationwide Trust Bank) the custodian, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained certifications from the custodian as of and for the years ended December 31, 2014 and 2013, that the information provided to the plan administrator is complete and accurate.

Disclaimer of Opinion

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

Other Matter

The supplemental schedule on pages 14 through 16 as of December 31, 2014 is required by the DOL's Rules and Regulations for Reporting and Disclosure under the ERISA of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on this supplemental schedule.

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

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the custodian, 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 DOL's Rules and Regulations for Reporting and Disclosure under the ERISA of 1974.

HW & Co.

Cleveland, Ohio
October 14, 2015

**THE SCHROER GROUP EMPLOYEES' 401(k)
PROFIT SHARING PLAN AND TRUST**

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2014 AND 2013

	<u>2014</u>	<u>2013</u>
Assets:		
Investments at fair value	<u>\$ 31,554,960</u>	<u>\$ 29,433,617</u>
Receivables:		
Participant notes	1,176,118	1,125,492
Contributions:		
Employers	24,206	24,304
Participants	88,618	72,533
Interest	<u>1,398</u>	<u>1,271</u>
	<u>1,290,340</u>	<u>1,223,600</u>
Total assets	32,845,300	30,657,217
Liabilities; excess contributions payable	<u>60,445</u>	<u>83,446</u>
Net assets available for benefits	<u><u>\$ 32,784,855</u></u>	<u><u>\$ 30,573,771</u></u>

See notes to financial statements.

**THE SCHROER GROUP EMPLOYEES' 401(k)
PROFIT SHARING PLAN AND TRUST**

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEARS ENDED DECEMBER 31, 2014 AND 2013

	<u>2014</u>	<u>2013</u>
Changes to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments	\$ 1,732,583	\$ 4,417,550
Interest and dividends	45,470	42,902
	<u>1,778,053</u>	<u>4,460,452</u>
Contributions:		
Employers	452,123	437,781
Participants	2,381,133	2,175,649
Rollovers	237,130	163,618
	<u>3,070,386</u>	<u>2,777,048</u>
Total additions	4,848,439	7,237,500
Deductions from net assets, benefits paid to participants	<u>2,637,355</u>	<u>1,575,259</u>
Net increase	2,211,084	5,662,241
Net assets available for benefits, beginning	<u>30,573,771</u>	<u>24,911,530</u>
Net assets available for benefits, ending	<u><u>\$ 32,784,855</u></u>	<u><u>\$ 30,573,771</u></u>

See notes to financial statements.

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2014 AND 2013

1. Description of the Plan:

General:

The Schroer Group Employees' 401(k) Profit Sharing Plan & Trust (the "Plan"), established January 1, 1992, is a defined contribution plan covering all employees of Altercare of Ohio, Inc. (aka The Schroer Group) and affiliated entities (the "Company"), who have met the eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

The Plan is administered by a trustee who is appointed by the Company. The trustee is responsible for oversight of the Plan. The trustee determines the appropriateness of the Plan's investment offerings and monitors investment performance.

Contributions:

Participants can elect to defer a percentage of their eligible compensation subject to limits set by the Plan and the Internal Revenue Service. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollovers) within 60 days of receipt of such distribution. The employers match 25% of participant elective deferrals (limited to 6%), excluding union employees that entered the Plan effective January 1, 2008. The Company's matching contributions were reduced by forfeitures totaling \$56,323 in 2014 and \$23,215 in 2013.

Contributions received from participants and employers are net of payments of \$60,445 in 2014 and \$83,446 in 2013, paid in January 2015 and January 2014, respectively, to certain active participants to return to them excess deferral contributions as required to satisfy the relevant nondiscrimination provisions of the Plan. These amounts are included in the statements of net assets available for benefits as excess contributions payable at December 31, 2014 and 2013.

The Company may make additional discretionary contributions to the Plan. The amount of any discretionary contribution is determined annually by the Company. No discretionary contributions were made in 2014 and 2013.

Vesting:

Participants are 100% vested immediately with respect to their compensation deferrals. Participants vest in employer matching and discretionary contributions in accordance with the following schedule:

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

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

1. Description of the Plan (continued):

Vesting (continued):

Forfeitures of nonvested accounts are retained in the Plan and used to reduce future employer contributions. Forfeited accounts not allocated to participant accounts amounted to \$16,948 in 2014 and \$21,328 in 2013.

Investment options:

Upon enrollment in the Plan, a participant may direct their contributions, including the employer's portion, into any combination of 104 (111 in 2013) investment options. Participants may change their investment elections daily.

Income is allocated to participant accounts based on earnings in the respective investment accounts.

Payment of benefits:

Once participants attain age 59-1/2, they may elect to withdraw from their account, any amount not to exceed their vested portion. All accounts are subject to distribution upon the participant's termination, retirement, total disability or death.

On termination of service, participants will receive the vested value of their account as a qualified joint and survivor annuity, or they can elect to receive a lump sum amount.

Notes receivable from participants:

Participants may borrow from their account. The minimum loan is \$1,000 to a maximum equal to the lesser of \$50,000 or 50% of the participant's vested balance reduced by any outstanding loan balance on the date the new loan is made. Repayment of the loan must be made over a period not to exceed five years, unless the loan is used to purchase a principal residence, in which case the loan must be repaid over a reasonable period as determined by the plan administrator. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined by the plan administrator. The interest rates on the notes ranged from 4.25% to 8.25% at December 31, 2014 and 2013. Principal and interest are paid through biweekly payroll deductions.

2. Summary of significant accounting policies:

Basis of accounting:

The financial statements of the Plan are prepared using the accrual method of accounting.

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

2. Summary of significant accounting policies (continued):

Basis of accounting (continued):

Investment contracts held by a defined contribution plan are required to be reported at fair value. However, if the investment contract meets the criteria of being fully benefit responsive, an adjustment from fair value to contract value would be recorded. Contract value is the relevant measurement attribute for the portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The investment contract owned by the Plan does not meet the criteria of being fully benefit-responsive, and therefore, the investment contract is recorded in the statements of net assets available for benefits at fair value.

Use of estimates:

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect amounts reported in the financial statements and accompanying notes. Actual results may differ from those estimates and assumptions.

Investment valuation and income recognition:

The Plan's investments are stated at fair value based on quoted market prices at December 31, 2014 and 2013, as provided by The Nationwide Financial Services, Inc. including its subsidiary Nationwide Trust Company, FSB (a division of Nationwide Bank) ("Nationwide"), which represents the net asset values of units held by the Plan at year end. The Plan's investments are held by Nationwide (the "Custodian") at December 31, 2014 and 2013. The Custodian executes transactions as directed by the Plan's participants.

The basis of investments sold is determined by the fair value at the beginning of the year or the purchase price, if acquired during the year. The amounts were provided by Nationwide.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year. These amounts were provided by Nationwide.

Investment contract with insurance company:

The Plan participates in an investment contract with Nationwide Life Insurance Company. Nationwide Life Insurance Company maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The contract is included in the financial statements at fair value as reported to the plan by Nationwide.

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

2. Summary of significant accounting policies (continued):

Investment contract with insurance company (continued):

The Plan's contract with Nationwide Life Insurance Company is recorded at the estimated fair value, as provided by Nationwide. The average yield was 2.65% in 2014 and 3.10% in 2013.

Common trust:

The Plan owns units of participation in the fair value of Nationwide Trust Company, FSB's common trust investment assets at December 31, 2014 and 2013. Nationwide Trust Company, FSB does not own the underlying assets, but only holds them in trust for the plans participating in the trust. Nationwide Trust Company, FSB maintains supporting records for the purpose of allocating net gain or loss of the investment accounts to the various participating plans. The accounts are included in the financial statements at estimated fair market value as reported to the Plan by Nationwide.

Notes receivable from participants:

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

Payment of benefits:

Benefits are recorded when paid.

Expenses:

Certain expenses of maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Fees related to the administration of notes receivables from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value of investments.

Subsequent events:

In preparing these financial statements, the Plan's management has evaluated events and transactions for potential recognition or disclosure through October 14, 2015, the date the Plan's financial statements were available to be issued.

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

3. Investments:

The following table presents the fair value of investments at December 31, 2014 and 2013. Investments representing 5% or more of the Plan's net assets in either year are separately identified.

All investments of the Plan were participant directed at December 31, 2014 and 2013.

	Fair Value	
	2014	2013
Nationwide Trust Company, FSB, Common Trust accounts:		
Wilmington Equity 500 Index ETF Fund – 1,389,901 units in 2014 and 1,424,132 units in 2013	\$ 2,621,933	\$ 2,368,738
Fidelity Advisory New Insights A – 937,322 units in 2014 and 934,767 units in 2013	2,544,064	2,323,274
Janus Forty Fund, Class S – 894,137 units in 2014 and 898,662 units in 2013	2,496,342	2,310,960
American Funds American Balanced Fund, Class R6 – 1,511,000 units in 2014 and 1,343,354 units in 2013	2,371,273	1,936,835
Neuberger Berman Genesis TR Fund – 280,327 units in 2014 and 324,932 units in 2013	1,570,456 *	1,825,917
Nationwide Money Market Institutional Fund – 1,350,895 units in 2014 and 1,359,923 units in 2013	1,560,052 *	1,570,478
Other (less than 5% of plan net assets)	16,380,260	15,262,775
Nationwide Life Insurance Company, Guaranteed Interest Account:		
Nationwide Best of America Fixed Rate Account – 1,326,354 units in 2014 and 1,247,586 units in 2013 (annualized effective interest rate of 2.65% in 2014 and 3.10% in 2013)	<u>2,010,580</u>	<u>1,834,640</u>
Total investments	<u>\$ 31,554,960</u>	<u>\$ 29,433,617</u>

* The fair value of the fund did not exceed 5% of the Plan's net assets at December 31, 2014.

The Plan's investments (including gains and losses on investments bought and sold, as well as held during the year and interest and dividends) appreciated in value as follows:

	2014	2013
Common trust	\$ 1,722,170	\$ 4,444,033
Guaranteed interest account	<u>55,883</u>	<u>16,419</u>
	<u>\$ 1,778,053</u>	<u>\$ 4,460,452</u>

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

4. Fair value:

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2 – Inputs to the valuation methodology include:

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

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

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

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

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

The common trust investment assets are based on a unit value as determined by Nationwide. The unit value is calculated based on net asset value (NAV) reported on a daily basis. The unit value also incorporates dividends and capital gains declared. The NAV is used as a practical expedient to estimate fair value.

The guaranteed investment contract is valued at fair value by the insurance company by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the creditworthiness of the issuer. Because the participants transact a contract value, fair value is determined annually for financial statement reporting purposes only. Certain unobservable inputs are assessed through review of contract terms (for example, duration or payout date) while others are substantiated utilizing available market data (for example, swap curve rate).

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

4. Fair value (continued):

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

	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Common trust:			
Large company funds	\$ 10,038,639		\$ 10,038,639
Balanced funds	4,138,961		4,138,961
Bond funds	4,015,681		4,015,681
International funds	2,687,976		2,687,976
Specialty funds	2,556,414		2,556,414
Small cap funds	2,172,703		2,172,703
Money market funds	1,560,052		1,560,052
Mid cap funds	1,399,051		1,399,051
Short-term bond funds	974,647		974,647
Guaranteed interest account		<u>\$ 2,010,580</u>	<u>2,010,580</u>
	<u>\$ 29,544,380</u>	<u>\$ 2,010,580</u>	<u>\$ 31,554,960</u>

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

	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Common trust:			
Large company funds	\$ 9,265,628		\$ 9,265,628
Bond funds	3,911,037		3,911,037
Balanced funds	3,523,760		3,523,760
International funds	2,500,594		2,500,594
Small cap funds	2,404,579		2,404,579
Specialty funds	2,040,762		2,040,762
Money market funds	1,570,478		1,570,478
Mid cap funds	1,230,350		1,230,350
Short-term bond funds	1,151,789		1,151,789
Guaranteed interest account		<u>\$ 1,834,640</u>	<u>1,834,640</u>
	<u>\$ 27,598,977</u>	<u>\$ 1,834,640</u>	<u>\$ 29,433,617</u>

The following sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the years ended December 31, 2014 and 2013.

	<u>2014</u>	<u>2013</u>
Guaranteed interest account:		
Beginning balance	\$ 1,834,640	\$ 1,701,282
Purchases	170,667	210,683
Interest income	48,449	51,413
Unrealized gains (losses) relating to instruments still held at the reporting date (A)	7,434	(34,994)
Sales	<u>(50,610)</u>	<u>(93,744)</u>
Ending balance	<u>\$ 2,010,580</u>	<u>\$ 1,834,640</u>

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

4. Fair value (continued):

	<u>2014</u>	<u>2013</u>
The amount of total losses for the period included in changes in net assets attributable in the change in unrealized gains or losses relating to assets still held at the reporting date	<u>\$ 7,434</u>	<u>\$ (34,994)</u>

(A) Unrealized gains/(losses) from the guaranteed account are included in net appreciation in fair value of investments in the statements of changes in net assets available for benefits.

Quantitative information about significant observable inputs used in Level 3 fair value measurements:

The following table represents the Plan's Level 3 financial instrument, the valuation techniques used to measure the fair value of those financial instruments, and the significant unobservable inputs and the ranges of values for those inputs.

Quantitative information about significant observable inputs used in Level 3 fair value measurements (continued):

December 31, 2014

<u>Instrument</u>	<u>Fair Value</u>	<u>Valuation Technique</u>	<u>Significant Unobservable Inputs</u>	<u>Significant Input Values</u>
Nationwide Best of America Fixed Rate Account	\$ 2,010,580	Discounted cash flows	Average Yield Rate Payout percentage No maturity date	2.65% 100%

December 31, 2013

<u>Instrument</u>	<u>Fair Value</u>	<u>Valuation Technique</u>	<u>Significant Unobservable Inputs</u>	<u>Significant Input Values</u>
Nationwide Best of America Fixed Rate Account	\$ 1,834,640	Discounted cash flows	Average Yield Rate Payout percentage No maturity date	3.10% 100%

5. Administrative and investment expenses:

Certain expenses of the Plan are paid by the Plan sponsor and amounted to \$202,876 in 2014 and \$137,989 in 2013. Certain administrative functions are performed by employees of the Company. No such employee, nor the Company, receives compensation from the Plan.

Additionally, investment related expenses are included in net appreciation in fair value of investments.

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

6. Party-in-interest transaction:

Certain Plan investments are managed by Nationwide Life Insurance Company and Nationwide Trust Company, FSB. Nationwide is the Custodian, as defined by the Plan and, therefore, these transactions qualify as party-in-interest. Additionally, the Custodian is an affiliated company of Nationwide Insurance Company and Nationwide Trust Company, FSB.

7. Information certified by the custodian:

Management of the Plan engaged Nationwide as Custodian. The financial information included in the Plan's financial statements, except for contributions receivable, interest income receivable and participant loans has been derived from information certified as complete and accurate by Nationwide in accordance with Section 2520.103-8 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA.

8. Income tax status:

The Internal Revenue Service has determined and informed the Company by a letter dated July 16, 2003 the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plan is required to operate in conformity with the IRC to maintain its qualification. Although the Plan has been amended since receiving the determination letter, management believes the Plan is designed, and currently being operated in compliance with the applicable requirements of the IRC and, therefore, believe the Plan is qualified and the related trust is tax-exempt.

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

9. Plan termination:

The Company expects to continue the Plan, but reserves the right at any time and within its sole discretion to reduce, suspend or discontinue contributions to the Plan or to terminate the Plan. In the event of termination, all affected participants will become 100% vested in their accounts.

10. Risks and uncertainties:

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

**THE SCHROER GROUP EMPLOYEES' 401(k)
PROFIT SHARING PLAN AND TRUST**

EIN 34-1415116
PLAN NUMBER 001

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

DECEMBER 31, 2014

	Units	Cost	Fair Value
*Nationwide Trust Company, FSB, Common Trust Accounts:			
Participant directed:			
Wilmington Equity 500 Index ETF Fund	1,389,901		\$ 2,621,933
Fidelity Advisory New Insights A	937,322		2,544,064
Janus Forty Fund, Class S	894,137		2,496,342
American Funds American Balanced Fund, Class R6	1,511,000		2,371,273
Neuberger Berman Genesis TR Fund	280,327		1,570,456
Nationwide Money Market Institutional Fund	1,350,895		1,560,052
PIMCO Total Return Fund, Class A	686,644		1,412,235
Oppenheimer Global Fund, Class A	451,789		1,362,853
Invesco Van Kampen Growth and Income Fund, Class A	382,995		1,193,230
Victory Established Value Fund, Class A	565,310		1,092,565
Franklin Small-Mid Cap Growth Fund, Class A	275,179		966,713
American Funds Income Fund of America, Class R6	658,171		915,530
American Funds Europacific Growth, Class R6	670,855		884,251
American Funds Washington Mutual Investors Fund, Class R6	366,133		645,541
Sentinel Government Securities Fund, Class A	456,257		551,369
Victory Fund For Income A	299,029		461,942
AllianzGI Technology Fund, Class A	152,569		394,898
AllianzGI NFJ International Value Fund, Class A	298,116		357,971
WFA Special Mid Cap Value Fund Investor Fund	101,712		348,717
Goldman Sachs Short Duration Government Fund, Class A	276,662		341,837
BlackRock Health Science Opportunity Portfolio Investor A	101,728		322,073
Oppenheimer Gold & Special Minerals Fund, Class A	169,224		320,916
Natixis Gateway Fund, Class A	215,038		309,830
WFA Discovery Investors Fund	72,452		303,071
Waddell & Reed Ivy Real Estate Fund, Class Y	94,175		257,709
Franklin Templeton Global Bond Fund, Class A	235,263		253,636
Vanguard Equity Income Fund Investor Shares	133,436		229,499
Pioneer Bond Fund, Class A	143,565		227,605
Invesco Small Cap Discovery Fund, Class A	125,829		225,206
Franklin Utilities Services Advantage Fund	193,514		216,448
American Funds American Balanced Fund, Class R5	112,615		207,421
JPMorgan Small Cap Value Fund, Class A	42,054		195,942
Franklin Small Cap Growth Fund, Class A	74,853		195,802
Diamond Hill Small Cap Fund, Class A	79,692		170,674
Oppenheimer Senior Floating Return Fund, Class A	139,283		142,800
Eaton Vance Government Obligations Fund, Class A	82,002		118,649
Vanguard Dividend Growth Investor Fund	59,033		116,723
American Funds Capital Income Builder, Class R6	94,364		115,993
T. Rowe Price Health Sciences Fund	54,386		110,425
Goldman Sachs Strategic Income Fund, Class A	110,522		109,452
PIMCO Real Return Fund, Class A	63,296		104,807
PIMCO Income Fund, Class A	88,277		101,974

(Continued)

**THE SCHROER GROUP EMPLOYEES' 401(k)
PROFIT SHARING PLAN AND TRUST**

EIN 34-1415116
PLAN NUMBER 001

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR (CONTINUED)

DECEMBER 31, 2014

	Units	Cost	Fair Value
*Nationwide Trust Company, FSB, Common Trust Accounts:			
Participant directed (continued):			
PIMCO All Asset Fund, Class A	64,388		101,757
American Funds New World Fund, Class R6	75,138		85,981
Transamerica High Yield Bond Fund 12	42,129		57,645
PIMCO Fundamental Index Plus AR, Class A	47,043		52,918
Oppenheimer SteelPath MLP Income Fund, Class A	49,977		51,904
DFA Global Real Estate Securities	40,128		51,341
Pioneer Select Midcap Growth Fund, Class A	25,859		50,375
Vanguard Wellington Investor Fund	31,732		50,062
WFA Adjusted Rate Government Fund, Class A	41,178		45,857
American Funds Income Fund of America, Class R3	15,385		40,130
Touchstone Sands Capital Institutional Growth Fund	26,510		39,805
Principle MidCap Blend Fund Institutional	17,942		38,662
T. Rowe Price Capital Appreciation Fund	21,806		35,408
Ridgeworth Mid-Cap Value Equity Fund, Class I	7,320		29,344
Eagle Growth and Income Fund, Class A	13,616		29,260
Oakmark International Fund I	7,563		29,159
Oppenheimer International Bond Fund, Class A	7,549		26,128
PIMCO All Asset All Authority Fund, Class A	20,489		24,428
American Funds Growth Fund of America, Class R3	6,528		19,895
Federated Prudent Bear Fund A	44,322		17,327
American Funds International Growth and Income Fund, Class R6	12,756		15,441
Alliance Bernstein Global Real Estate Investment Fund, Class K	9,825		13,712
American Funds Europacific Growth, Class R5	8,760		13,269
Royce Heritage Fund, Class K	6,304		10,563
American Funds Europacific Growth, Class R1	6,727		10,424
Janus Perkins Mid Cap Value Fund, Class S	4,918		10,146
Alliance Bernstein Equity Income Fund, Class K	4,876		9,982
American Funds Europacific Growth, Class R3	3,171		9,852
Principle High Yield Fund, Class A	5,346		8,854
American Funds Income Fund of America, Class R5	5,210		8,738
Wilmington Broad Market Bond Fund, Class A	5,174		7,082
Ridgeworth Core Bond Fund, Class A	5,380		6,984
Federated Total Return Bond Fund, Class A	4,964		6,895
Vanguard Interm-Term Treasury Fund Investor	5,250		6,675
PIMCO Low Duration Fund, Class A	4,271		6,362
Invesco Dividend Income, Class A	4,096		6,245
Nationwide Government Bond Fund, Class A	4,087		6,008
Eaton Vance Floating Rate Fund, Class A	4,291		5,857
Black Rock Energy & Resources Investor Fund, Class A	4,762		5,798
Oppenheimer Developing Markets, Class A	471		4,756
American Funds Washington Mutual Investors Fund, Class R3	1,722		4,664
American Funds American Mutual Fund, Class R6	2,291		3,877

(Continued)

**THE SCHROER GROUP EMPLOYEES' 401(k)
PROFIT SHARING PLAN AND TRUST**

EIN 34-1415116
PLAN NUMBER 001

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR (CONTINUED)

DECEMBER 31, 2014

	Units	Cost	Fair Value
*Nationwide Trust Company, FSB, Common Trust Accounts:			
Participant directed (continued):			
Calvert Bond Portfolio, Class A	2,275		3,146
Parnassus Core Equity Income Investors Fund	1,706		3,142
AB High Income Fund, Class A	1,059		3,122
Baird Aggregate Bond Fund, Institutional Class	2,933		3,079
American Century Inflation-Adjusted Bond Fund Institutional	2,537		3,061
PIMCO Commodity Real Return Strategy A	4,254		3,038
Calvert Equity Portfolio, Class A	1,406		2,765
American Funds Growth Fund of America, Class R5	1,144		2,267
Fidelity Advisory Equity Income Fund, Class A	1,028		2,154
AB Global Bond Advantage Fund	1,462		1,546
American Independence U.S. Inflation-Indexed Fund Institutional	1,539		1,531
Columbia Seligman Global Technology Fund, Class A	698		1,430
Prudential Jennison Mid-Cap Growth Fund, Class A	310		998
Eaton Vance Income Fund of Boston, Class A	417		991
Calvert Small Cap Fund, Class A	436		757
Calvert International Equity Fund I	436		657
Prudential Jennison Natural Resources Fund, Class A	94		329
Vanguard 500 Index Fund	271		279
Vanguard Euro Stock Index, Admiral Class	91		91
 * Nationwide Life Insurance Company, Guaranteed			
Interest Account, participant directed:			
Nationwide Best of America Fixed Rate Account (annualized effective interest rate of 2.65%)	1,326,354		2,010,580
 * Participant loans – interest rates from 4.25% to 8.25%			
		<u><u>\$ 0</u></u>	<u>1,176,118</u>
 Total assets held for investments at year end			 <u><u>\$ 32,731,078</u></u>

* Represents a party-in-interest to the Plan.

The above information has been certified by The Nationwide Financial Services, Inc., including its subsidiary, Nationwide Trust Company, FSB (a division of Nationwide Trust Bank), the custodian, as complete and accurate.

Form 5500Department of the Treasury
Internal Revenue ServiceDepartment 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 ☒ a single-employer plan; ☐ a DFE (specify) _____
- B** This return/report is: ☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months).
- C** If the plan is a collectively-bargained plan, check here: ☐
- D** Check box if filing under: ☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description) _____

Part II Basic Plan Information—enter all requested information**1a** Name of planTHE SCHROER GROUP EMPLOYEES 401K
PROFIT SHARING PLAN & TRUST**1b** Three-digit plan number (PN) ▶ 001**1c** Effective date of plan 01/01/1992**2a** Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)

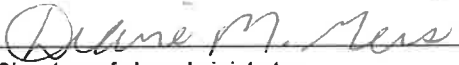
ALTERCARE OF OHIO, INC.

2b Employer Identification Number (EIN)
34-1415116**2c** Plan Sponsor's telephone number
(330) 498-5200**2d** Business code (see instructions)
623000339 E. Maple Street
Suite 100
North Canton

OH 44720

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

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

SIGN HERE		<u>10/14/15</u>	<u>Diane Geis</u>
	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)

For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.

Form 5500 (2014)
v. 140124

The Schroer Group Employees' 401(k) Profit Sharing Plan and Trust

YEARS ENDED DECEMBER 31, 2014 AND 2013

**THE SCHROER GROUP EMPLOYEES' 401(k)
PROFIT SHARING PLAN AND TRUST**

YEARS ENDED DECEMBER 31, 2014 AND 2013

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Independent Auditor's Report

Board of Trustees
The Schroer Group Employees' 401(k) Profit Sharing Plan and Trust
North Canton, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Schroer Group Employees' 401(k) Profit Sharing Plan and Trust, which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act (ERISA) 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 7, which was certified by The Nationwide Financial Services, Inc., including its subsidiary Nationwide Trust Company, FSB (a division of Nationwide Trust Bank) the custodian, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained certifications from the custodian as of and for the years ended December 31, 2014 and 2013, that the information provided to the plan administrator is complete and accurate.

Disclaimer of Opinion

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

Other Matter

The supplemental schedule on pages 14 through 16 as of December 31, 2014 is required by the DOL's Rules and Regulations for Reporting and Disclosure under the ERISA of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on this supplemental schedule.

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

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the custodian, 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 DOL's Rules and Regulations for Reporting and Disclosure under the ERISA of 1974.

HW & Co.

Cleveland, Ohio
October 14, 2015

**THE SCHROER GROUP EMPLOYEES' 401(k)
PROFIT SHARING PLAN AND TRUST**

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2014 AND 2013

	<u>2014</u>	<u>2013</u>
Assets:		
Investments at fair value	<u>\$ 31,554,960</u>	<u>\$ 29,433,617</u>
Receivables:		
Participant notes	1,176,118	1,125,492
Contributions:		
Employers	24,206	24,304
Participants	88,618	72,533
Interest	<u>1,398</u>	<u>1,271</u>
	<u>1,290,340</u>	<u>1,223,600</u>
Total assets	32,845,300	30,657,217
Liabilities; excess contributions payable	<u>60,445</u>	<u>83,446</u>
Net assets available for benefits	<u><u>\$ 32,784,855</u></u>	<u><u>\$ 30,573,771</u></u>

See notes to financial statements.

**THE SCHROER GROUP EMPLOYEES' 401(k)
PROFIT SHARING PLAN AND TRUST**

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEARS ENDED DECEMBER 31, 2014 AND 2013

	2014	2013
Changes to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments	\$ 1,732,583	\$ 4,417,550
Interest and dividends	45,470	42,902
	<u>1,778,053</u>	<u>4,460,452</u>
Contributions:		
Employers	452,123	437,781
Participants	2,381,133	2,175,649
Rollovers	237,130	163,618
	<u>3,070,386</u>	<u>2,777,048</u>
Total additions	4,848,439	7,237,500
Deductions from net assets, benefits paid to participants	<u>2,637,355</u>	<u>1,575,259</u>
Net increase	2,211,084	5,662,241
Net assets available for benefits, beginning	<u>30,573,771</u>	<u>24,911,530</u>
Net assets available for benefits, ending	<u><u>\$ 32,784,855</u></u>	<u><u>\$ 30,573,771</u></u>

See notes to financial statements.

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2014 AND 2013

1. Description of the Plan:

General:

The Schroer Group Employees' 401(k) Profit Sharing Plan & Trust (the "Plan"), established January 1, 1992, is a defined contribution plan covering all employees of Altercare of Ohio, Inc. (aka The Schroer Group) and affiliated entities (the "Company"), who have met the eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

The Plan is administered by a trustee who is appointed by the Company. The trustee is responsible for oversight of the Plan. The trustee determines the appropriateness of the Plan's investment offerings and monitors investment performance.

Contributions:

Participants can elect to defer a percentage of their eligible compensation subject to limits set by the Plan and the Internal Revenue Service. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollovers) within 60 days of receipt of such distribution. The employers match 25% of participant elective deferrals (limited to 6%), excluding union employees that entered the Plan effective January 1, 2008. The Company's matching contributions were reduced by forfeitures totaling \$56,323 in 2014 and \$23,215 in 2013.

Contributions received from participants and employers are net of payments of \$60,445 in 2014 and \$83,446 in 2013, paid in January 2015 and January 2014, respectively, to certain active participants to return to them excess deferral contributions as required to satisfy the relevant nondiscrimination provisions of the Plan. These amounts are included in the statements of net assets available for benefits as excess contributions payable at December 31, 2014 and 2013.

The Company may make additional discretionary contributions to the Plan. The amount of any discretionary contribution is determined annually by the Company. No discretionary contributions were made in 2014 and 2013.

Vesting:

Participants are 100% vested immediately with respect to their compensation deferrals. Participants vest in employer matching and discretionary contributions in accordance with the following schedule:

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

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

1. Description of the Plan (continued):

Vesting (continued):

Forfeitures of nonvested accounts are retained in the Plan and used to reduce future employer contributions. Forfeited accounts not allocated to participant accounts amounted to \$16,948 in 2014 and \$21,328 in 2013.

Investment options:

Upon enrollment in the Plan, a participant may direct their contributions, including the employer's portion, into any combination of 104 (111 in 2013) investment options. Participants may change their investment elections daily.

Income is allocated to participant accounts based on earnings in the respective investment accounts.

Payment of benefits:

Once participants attain age 59-1/2, they may elect to withdraw from their account, any amount not to exceed their vested portion. All accounts are subject to distribution upon the participant's termination, retirement, total disability or death.

On termination of service, participants will receive the vested value of their account as a qualified joint and survivor annuity, or they can elect to receive a lump sum amount.

Notes receivable from participants:

Participants may borrow from their account. The minimum loan is \$1,000 to a maximum equal to the lesser of \$50,000 or 50% of the participant's vested balance reduced by any outstanding loan balance on the date the new loan is made. Repayment of the loan must be made over a period not to exceed five years, unless the loan is used to purchase a principal residence, in which case the loan must be repaid over a reasonable period as determined by the plan administrator. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined by the plan administrator. The interest rates on the notes ranged from 4.25% to 8.25% at December 31, 2014 and 2013. Principal and interest are paid through biweekly payroll deductions.

2. Summary of significant accounting policies:

Basis of accounting:

The financial statements of the Plan are prepared using the accrual method of accounting.

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

2. Summary of significant accounting policies (continued):

Basis of accounting (continued):

Investment contracts held by a defined contribution plan are required to be reported at fair value. However, if the investment contract meets the criteria of being fully benefit responsive, an adjustment from fair value to contract value would be recorded. Contract value is the relevant measurement attribute for the portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The investment contract owned by the Plan does not meet the criteria of being fully benefit-responsive, and therefore, the investment contract is recorded in the statements of net assets available for benefits at fair value.

Use of estimates:

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect amounts reported in the financial statements and accompanying notes. Actual results may differ from those estimates and assumptions.

Investment valuation and income recognition:

The Plan's investments are stated at fair value based on quoted market prices at December 31, 2014 and 2013, as provided by The Nationwide Financial Services, Inc. including its subsidiary Nationwide Trust Company, FSB (a division of Nationwide Bank) ("Nationwide"), which represents the net asset values of units held by the Plan at year end. The Plan's investments are held by Nationwide (the "Custodian") at December 31, 2014 and 2013. The Custodian executes transactions as directed by the Plan's participants.

The basis of investments sold is determined by the fair value at the beginning of the year or the purchase price, if acquired during the year. The amounts were provided by Nationwide.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year. These amounts were provided by Nationwide.

Investment contract with insurance company:

The Plan participates in an investment contract with Nationwide Life Insurance Company. Nationwide Life Insurance Company maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The contract is included in the financial statements at fair value as reported to the plan by Nationwide.

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

2. Summary of significant accounting policies (continued):

Investment contract with insurance company (continued):

The Plan's contract with Nationwide Life Insurance Company is recorded at the estimated fair value, as provided by Nationwide. The average yield was 2.65% in 2014 and 3.10% in 2013.

Common trust:

The Plan owns units of participation in the fair value of Nationwide Trust Company, FSB's common trust investment assets at December 31, 2014 and 2013. Nationwide Trust Company, FSB does not own the underlying assets, but only holds them in trust for the plans participating in the trust. Nationwide Trust Company, FSB maintains supporting records for the purpose of allocating net gain or loss of the investment accounts to the various participating plans. The accounts are included in the financial statements at estimated fair market value as reported to the Plan by Nationwide.

Notes receivable from participants:

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

Payment of benefits:

Benefits are recorded when paid.

Expenses:

Certain expenses of maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Fees related to the administration of notes receivables from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value of investments.

Subsequent events:

In preparing these financial statements, the Plan's management has evaluated events and transactions for potential recognition or disclosure through October 14, 2015, the date the Plan's financial statements were available to be issued.

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

3. Investments:

The following table presents the fair value of investments at December 31, 2014 and 2013. Investments representing 5% or more of the Plan's net assets in either year are separately identified.

All investments of the Plan were participant directed at December 31, 2014 and 2013.

	Fair Value	
	2014	2013
Nationwide Trust Company, FSB, Common Trust accounts:		
Wilmington Equity 500 Index ETF Fund – 1,389,901 units in 2014 and 1,424,132 units in 2013	\$ 2,621,933	\$ 2,368,738
Fidelity Advisory New Insights A – 937,322 units in 2014 and 934,767 units in 2013	2,544,064	2,323,274
Janus Forty Fund, Class S – 894,137 units in 2014 and 898,662 units in 2013	2,496,342	2,310,960
American Funds American Balanced Fund, Class R6 – 1,511,000 units in 2014 and 1,343,354 units in 2013	2,371,273	1,936,835
Neuberger Berman Genesis TR Fund – 280,327 units in 2014 and 324,932 units in 2013	1,570,456 *	1,825,917
Nationwide Money Market Institutional Fund – 1,350,895 units in 2014 and 1,359,923 units in 2013	1,560,052 *	1,570,478
Other (less than 5% of plan net assets)	16,380,260	15,262,775
Nationwide Life Insurance Company, Guaranteed Interest Account:		
Nationwide Best of America Fixed Rate Account – 1,326,354 units in 2014 and 1,247,586 units in 2013 (annualized effective interest rate of 2.65% in 2014 and 3.10% in 2013)	<u>2,010,580</u>	<u>1,834,640</u>
Total investments	<u>\$ 31,554,960</u>	<u>\$ 29,433,617</u>

* The fair value of the fund did not exceed 5% of the Plan's net assets at December 31, 2014.

The Plan's investments (including gains and losses on investments bought and sold, as well as held during the year and interest and dividends) appreciated in value as follows:

	2014	2013
Common trust	\$ 1,722,170	\$ 4,444,033
Guaranteed interest account	<u>55,883</u>	<u>16,419</u>
	<u>\$ 1,778,053</u>	<u>\$ 4,460,452</u>

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

4. Fair value:

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2 – Inputs to the valuation methodology include:

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

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

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

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

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

The common trust investment assets are based on a unit value as determined by Nationwide. The unit value is calculated based on net asset value (NAV) reported on a daily basis. The unit value also incorporates dividends and capital gains declared. The NAV is used as a practical expedient to estimate fair value.

The guaranteed investment contract is valued at fair value by the insurance company by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the creditworthiness of the issuer. Because the participants transact a contract value, fair value is determined annually for financial statement reporting purposes only. Certain unobservable inputs are assessed through review of contract terms (for example, duration or payout date) while others are substantiated utilizing available market data (for example, swap curve rate).

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

4. Fair value (continued):

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

	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Common trust:			
Large company funds	\$ 10,038,639		\$ 10,038,639
Balanced funds	4,138,961		4,138,961
Bond funds	4,015,681		4,015,681
International funds	2,687,976		2,687,976
Specialty funds	2,556,414		2,556,414
Small cap funds	2,172,703		2,172,703
Money market funds	1,560,052		1,560,052
Mid cap funds	1,399,051		1,399,051
Short-term bond funds	974,647		974,647
Guaranteed interest account		<u>\$ 2,010,580</u>	<u>2,010,580</u>
	<u>\$ 29,544,380</u>	<u>\$ 2,010,580</u>	<u>\$ 31,554,960</u>

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

	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Common trust:			
Large company funds	\$ 9,265,628		\$ 9,265,628
Bond funds	3,911,037		3,911,037
Balanced funds	3,523,760		3,523,760
International funds	2,500,594		2,500,594
Small cap funds	2,404,579		2,404,579
Specialty funds	2,040,762		2,040,762
Money market funds	1,570,478		1,570,478
Mid cap funds	1,230,350		1,230,350
Short-term bond funds	1,151,789		1,151,789
Guaranteed interest account		<u>\$ 1,834,640</u>	<u>1,834,640</u>
	<u>\$ 27,598,977</u>	<u>\$ 1,834,640</u>	<u>\$ 29,433,617</u>

The following sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the years ended December 31, 2014 and 2013.

	<u>2014</u>	<u>2013</u>
Guaranteed interest account:		
Beginning balance	\$ 1,834,640	\$ 1,701,282
Purchases	170,667	210,683
Interest income	48,449	51,413
Unrealized gains (losses) relating to instruments still held at the reporting date (A)	7,434	(34,994)
Sales	<u>(50,610)</u>	<u>(93,744)</u>
Ending balance	<u>\$ 2,010,580</u>	<u>\$ 1,834,640</u>

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

4. Fair value (continued):

	<u>2014</u>	<u>2013</u>
The amount of total losses for the period included in changes in net assets attributable in the change in unrealized gains or losses relating to assets still held at the reporting date	<u>\$ 7,434</u>	<u>\$ (34,994)</u>

(A) Unrealized gains/(losses) from the guaranteed account are included in net appreciation in fair value of investments in the statements of changes in net assets available for benefits.

Quantitative information about significant observable inputs used in Level 3 fair value measurements:

The following table represents the Plan's Level 3 financial instrument, the valuation techniques used to measure the fair value of those financial instruments, and the significant unobservable inputs and the ranges of values for those inputs.

Quantitative information about significant observable inputs used in Level 3 fair value measurements (continued):

December 31, 2014

<u>Instrument</u>	<u>Fair Value</u>	<u>Valuation Technique</u>	<u>Significant Unobservable Inputs</u>	<u>Significant Input Values</u>
Nationwide Best of America Fixed Rate Account	\$ 2,010,580	Discounted cash flows	Average Yield Rate Payout percentage No maturity date	2.65% 100%

December 31, 2013

<u>Instrument</u>	<u>Fair Value</u>	<u>Valuation Technique</u>	<u>Significant Unobservable Inputs</u>	<u>Significant Input Values</u>
Nationwide Best of America Fixed Rate Account	\$ 1,834,640	Discounted cash flows	Average Yield Rate Payout percentage No maturity date	3.10% 100%

5. Administrative and investment expenses:

Certain expenses of the Plan are paid by the Plan sponsor and amounted to \$202,876 in 2014 and \$137,989 in 2013. Certain administrative functions are performed by employees of the Company. No such employee, nor the Company, receives compensation from the Plan.

Additionally, investment related expenses are included in net appreciation in fair value of investments.

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

6. Party-in-interest transaction:

Certain Plan investments are managed by Nationwide Life Insurance Company and Nationwide Trust Company, FSB. Nationwide is the Custodian, as defined by the Plan and, therefore, these transactions qualify as party-in-interest. Additionally, the Custodian is an affiliated company of Nationwide Insurance Company and Nationwide Trust Company, FSB.

7. Information certified by the custodian:

Management of the Plan engaged Nationwide as Custodian. The financial information included in the Plan's financial statements, except for contributions receivable, interest income receivable and participant loans has been derived from information certified as complete and accurate by Nationwide in accordance with Section 2520.103-8 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA.

8. Income tax status:

The Internal Revenue Service has determined and informed the Company by a letter dated July 16, 2003 the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plan is required to operate in conformity with the IRC to maintain its qualification. Although the Plan has been amended since receiving the determination letter, management believes the Plan is designed, and currently being operated in compliance with the applicable requirements of the IRC and, therefore, believe the Plan is qualified and the related trust is tax-exempt.

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

9. Plan termination:

The Company expects to continue the Plan, but reserves the right at any time and within its sole discretion to reduce, suspend or discontinue contributions to the Plan or to terminate the Plan. In the event of termination, all affected participants will become 100% vested in their accounts.

10. Risks and uncertainties:

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

**THE SCHROER GROUP EMPLOYEES' 401(k)
PROFIT SHARING PLAN AND TRUST**

EIN 34-1415116
PLAN NUMBER 001

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

DECEMBER 31, 2014

	Units	Cost	Fair Value
*Nationwide Trust Company, FSB, Common Trust Accounts:			
Participant directed:			
Wilmington Equity 500 Index ETF Fund	1,389,901		\$ 2,621,933
Fidelity Advisory New Insights A	937,322		2,544,064
Janus Forty Fund, Class S	894,137		2,496,342
American Funds American Balanced Fund, Class R6	1,511,000		2,371,273
Neuberger Berman Genesis TR Fund	280,327		1,570,456
Nationwide Money Market Institutional Fund	1,350,895		1,560,052
PIMCO Total Return Fund, Class A	686,644		1,412,235
Oppenheimer Global Fund, Class A	451,789		1,362,853
Invesco Van Kampen Growth and Income Fund, Class A	382,995		1,193,230
Victory Established Value Fund, Class A	565,310		1,092,565
Franklin Small-Mid Cap Growth Fund, Class A	275,179		966,713
American Funds Income Fund of America, Class R6	658,171		915,530
American Funds Europacific Growth, Class R6	670,855		884,251
American Funds Washington Mutual Investors Fund, Class R6	366,133		645,541
Sentinel Government Securities Fund, Class A	456,257		551,369
Victory Fund For Income A	299,029		461,942
AllianzGI Technology Fund, Class A	152,569		394,898
AllianzGI NFJ International Value Fund, Class A	298,116		357,971
WFA Special Mid Cap Value Fund Investor Fund	101,712		348,717
Goldman Sachs Short Duration Government Fund, Class A	276,662		341,837
BlackRock Health Science Opportunity Portfolio Investor A	101,728		322,073
Oppenheimer Gold & Special Minerals Fund, Class A	169,224		320,916
Natixis Gateway Fund, Class A	215,038		309,830
WFA Discovery Investors Fund	72,452		303,071
Waddell & Reed Ivy Real Estate Fund, Class Y	94,175		257,709
Franklin Templeton Global Bond Fund, Class A	235,263		253,636
Vanguard Equity Income Fund Investor Shares	133,436		229,499
Pioneer Bond Fund, Class A	143,565		227,605
Invesco Small Cap Discovery Fund, Class A	125,829		225,206
Franklin Utilities Services Advantage Fund	193,514		216,448
American Funds American Balanced Fund, Class R5	112,615		207,421
JPMorgan Small Cap Value Fund, Class A	42,054		195,942
Franklin Small Cap Growth Fund, Class A	74,853		195,802
Diamond Hill Small Cap Fund, Class A	79,692		170,674
Oppenheimer Senior Floating Return Fund, Class A	139,283		142,800
Eaton Vance Government Obligations Fund, Class A	82,002		118,649
Vanguard Dividend Growth Investor Fund	59,033		116,723
American Funds Capital Income Builder, Class R6	94,364		115,993
T. Rowe Price Health Sciences Fund	54,386		110,425
Goldman Sachs Strategic Income Fund, Class A	110,522		109,452
PIMCO Real Return Fund, Class A	63,296		104,807
PIMCO Income Fund, Class A	88,277		101,974

(Continued)

**THE SCHROER GROUP EMPLOYEES' 401(k)
PROFIT SHARING PLAN AND TRUST**

EIN 34-1415116
PLAN NUMBER 001

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR (CONTINUED)

DECEMBER 31, 2014

	Units	Cost	Fair Value
*Nationwide Trust Company, FSB, Common Trust Accounts:			
Participant directed (continued):			
PIMCO All Asset Fund, Class A	64,388		101,757
American Funds New World Fund, Class R6	75,138		85,981
Transamerica High Yield Bond Fund 12	42,129		57,645
PIMCO Fundamental Index Plus AR, Class A	47,043		52,918
Oppenheimer SteelPath MLP Income Fund, Class A	49,977		51,904
DFA Global Real Estate Securities	40,128		51,341
Pioneer Select Midcap Growth Fund, Class A	25,859		50,375
Vanguard Wellington Investor Fund	31,732		50,062
WFA Adjusted Rate Government Fund, Class A	41,178		45,857
American Funds Income Fund of America, Class R3	15,385		40,130
Touchstone Sands Capital Institutional Growth Fund	26,510		39,805
Principle MidCap Blend Fund Institutional	17,942		38,662
T. Rowe Price Capital Appreciation Fund	21,806		35,408
Ridgeworth Mid-Cap Value Equity Fund, Class I	7,320		29,344
Eagle Growth and Income Fund, Class A	13,616		29,260
Oakmark International Fund I	7,563		29,159
Oppenheimer International Bond Fund, Class A	7,549		26,128
PIMCO All Asset All Authority Fund, Class A	20,489		24,428
American Funds Growth Fund of America, Class R3	6,528		19,895
Federated Prudent Bear Fund A	44,322		17,327
American Funds International Growth and Income Fund, Class R6	12,756		15,441
Alliance Bernstein Global Real Estate Investment Fund, Class K	9,825		13,712
American Funds Europacific Growth, Class R5	8,760		13,269
Royce Heritage Fund, Class K	6,304		10,563
American Funds Europacific Growth, Class R1	6,727		10,424
Janus Perkins Mid Cap Value Fund, Class S	4,918		10,146
Alliance Bernstein Equity Income Fund, Class K	4,876		9,982
American Funds Europacific Growth, Class R3	3,171		9,852
Principle High Yield Fund, Class A	5,346		8,854
American Funds Income Fund of America, Class R5	5,210		8,738
Wilmington Broad Market Bond Fund, Class A	5,174		7,082
Ridgeworth Core Bond Fund, Class A	5,380		6,984
Federated Total Return Bond Fund, Class A	4,964		6,895
Vanguard Interm-Term Treasury Fund Investor	5,250		6,675
PIMCO Low Duration Fund, Class A	4,271		6,362
Invesco Dividend Income, Class A	4,096		6,245
Nationwide Government Bond Fund, Class A	4,087		6,008
Eaton Vance Floating Rate Fund, Class A	4,291		5,857
Black Rock Energy & Resources Investor Fund, Class A	4,762		5,798
Oppenheimer Developing Markets, Class A	471		4,756
American Funds Washington Mutual Investors Fund, Class R3	1,722		4,664
American Funds American Mutual Fund, Class R6	2,291		3,877

(Continued)

**THE SCHROER GROUP EMPLOYEES' 401(k)
PROFIT SHARING PLAN AND TRUST**

EIN 34-1415116
PLAN NUMBER 001

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR (CONTINUED)

DECEMBER 31, 2014

	Units	Cost	Fair Value
*Nationwide Trust Company, FSB, Common Trust Accounts:			
Participant directed (continued):			
Calvert Bond Portfolio, Class A	2,275		3,146
Parnassus Core Equity Income Investors Fund	1,706		3,142
AB High Income Fund, Class A	1,059		3,122
Baird Aggregate Bond Fund, Institutional Class	2,933		3,079
American Century Inflation-Adjusted Bond Fund Institutional	2,537		3,061
PIMCO Commodity Real Return Strategy A	4,254		3,038
Calvert Equity Portfolio, Class A	1,406		2,765
American Funds Growth Fund of America, Class R5	1,144		2,267
Fidelity Advisory Equity Income Fund, Class A	1,028		2,154
AB Global Bond Advantage Fund	1,462		1,546
American Independence U.S. Inflation-Indexed Fund Institutional	1,539		1,531
Columbia Seligman Global Technology Fund, Class A	698		1,430
Prudential Jennison Mid-Cap Growth Fund, Class A	310		998
Eaton Vance Income Fund of Boston, Class A	417		991
Calvert Small Cap Fund, Class A	436		757
Calvert International Equity Fund I	436		657
Prudential Jennison Natural Resources Fund, Class A	94		329
Vanguard 500 Index Fund	271		279
Vanguard Euro Stock Index, Admiral Class	91		91
 * Nationwide Life Insurance Company, Guaranteed			
Interest Account, participant directed:			
Nationwide Best of America Fixed Rate Account (annualized effective interest rate of 2.65%)	1,326,354		2,010,580
 * Participant loans – interest rates from 4.25% to 8.25%			
		<u><u>\$ 0</u></u>	<u>1,176,118</u>
 Total assets held for investments at year end			 <u><u>\$ 32,731,078</u></u>

* Represents a party-in-interest to the Plan.

The above information has been certified by The Nationwide Financial Services, Inc., including its subsidiary, Nationwide Trust Company, FSB (a division of Nationwide Trust Bank), the custodian, as complete and accurate.

The Schroer Group Employees' 401(k) Profit Sharing Plan and Trust

YEARS ENDED DECEMBER 31, 2014 AND 2013

**THE SCHROER GROUP EMPLOYEES' 401(k)
PROFIT SHARING PLAN AND TRUST**

YEARS ENDED DECEMBER 31, 2014 AND 2013

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Independent Auditor's Report

Board of Trustees
The Schroer Group Employees' 401(k) Profit Sharing Plan and Trust
North Canton, Ohio

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The Schroer Group Employees' 401(k) Profit Sharing Plan and Trust, which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act (ERISA) 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 7, which was certified by The Nationwide Financial Services, Inc., including its subsidiary Nationwide Trust Company, FSB (a division of Nationwide Trust Bank) the custodian, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the custodian holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained certifications from the custodian as of and for the years ended December 31, 2014 and 2013, that the information provided to the plan administrator is complete and accurate.

Disclaimer of Opinion

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

Other Matter

The supplemental schedule on pages 14 through 16 as of December 31, 2014 is required by the DOL's Rules and Regulations for Reporting and Disclosure under the ERISA of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on this supplemental schedule.

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

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the custodian, 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 DOL's Rules and Regulations for Reporting and Disclosure under the ERISA of 1974.

HW & Co.

Cleveland, Ohio
October 14, 2015

**THE SCHROER GROUP EMPLOYEES' 401(k)
PROFIT SHARING PLAN AND TRUST**

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2014 AND 2013

	<u>2014</u>	<u>2013</u>
Assets:		
Investments at fair value	<u>\$ 31,554,960</u>	<u>\$ 29,433,617</u>
Receivables:		
Participant notes	1,176,118	1,125,492
Contributions:		
Employers	24,206	24,304
Participants	88,618	72,533
Interest	<u>1,398</u>	<u>1,271</u>
	<u>1,290,340</u>	<u>1,223,600</u>
Total assets	32,845,300	30,657,217
Liabilities; excess contributions payable	<u>60,445</u>	<u>83,446</u>
Net assets available for benefits	<u><u>\$ 32,784,855</u></u>	<u><u>\$ 30,573,771</u></u>

See notes to financial statements.

**THE SCHROER GROUP EMPLOYEES' 401(k)
PROFIT SHARING PLAN AND TRUST**

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEARS ENDED DECEMBER 31, 2014 AND 2013

	<u>2014</u>	<u>2013</u>
Changes to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments	\$ 1,732,583	\$ 4,417,550
Interest and dividends	45,470	42,902
	<u>1,778,053</u>	<u>4,460,452</u>
Contributions:		
Employers	452,123	437,781
Participants	2,381,133	2,175,649
Rollovers	237,130	163,618
	<u>3,070,386</u>	<u>2,777,048</u>
Total additions	4,848,439	7,237,500
Deductions from net assets, benefits paid to participants	<u>2,637,355</u>	<u>1,575,259</u>
Net increase	2,211,084	5,662,241
Net assets available for benefits, beginning	<u>30,573,771</u>	<u>24,911,530</u>
Net assets available for benefits, ending	<u><u>\$ 32,784,855</u></u>	<u><u>\$ 30,573,771</u></u>

See notes to financial statements.

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2014 AND 2013

1. Description of the Plan:

General:

The Schroer Group Employees' 401(k) Profit Sharing Plan & Trust (the "Plan"), established January 1, 1992, is a defined contribution plan covering all employees of Altercare of Ohio, Inc. (aka The Schroer Group) and affiliated entities (the "Company"), who have met the eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

The Plan is administered by a trustee who is appointed by the Company. The trustee is responsible for oversight of the Plan. The trustee determines the appropriateness of the Plan's investment offerings and monitors investment performance.

Contributions:

Participants can elect to defer a percentage of their eligible compensation subject to limits set by the Plan and the Internal Revenue Service. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollovers) within 60 days of receipt of such distribution. The employers match 25% of participant elective deferrals (limited to 6%), excluding union employees that entered the Plan effective January 1, 2008. The Company's matching contributions were reduced by forfeitures totaling \$56,323 in 2014 and \$23,215 in 2013.

Contributions received from participants and employers are net of payments of \$60,445 in 2014 and \$83,446 in 2013, paid in January 2015 and January 2014, respectively, to certain active participants to return to them excess deferral contributions as required to satisfy the relevant nondiscrimination provisions of the Plan. These amounts are included in the statements of net assets available for benefits as excess contributions payable at December 31, 2014 and 2013.

The Company may make additional discretionary contributions to the Plan. The amount of any discretionary contribution is determined annually by the Company. No discretionary contributions were made in 2014 and 2013.

Vesting:

Participants are 100% vested immediately with respect to their compensation deferrals. Participants vest in employer matching and discretionary contributions in accordance with the following schedule:

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

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

1. Description of the Plan (continued):

Vesting (continued):

Forfeitures of nonvested accounts are retained in the Plan and used to reduce future employer contributions. Forfeited accounts not allocated to participant accounts amounted to \$16,948 in 2014 and \$21,328 in 2013.

Investment options:

Upon enrollment in the Plan, a participant may direct their contributions, including the employer's portion, into any combination of 104 (111 in 2013) investment options. Participants may change their investment elections daily.

Income is allocated to participant accounts based on earnings in the respective investment accounts.

Payment of benefits:

Once participants attain age 59-1/2, they may elect to withdraw from their account, any amount not to exceed their vested portion. All accounts are subject to distribution upon the participant's termination, retirement, total disability or death.

On termination of service, participants will receive the vested value of their account as a qualified joint and survivor annuity, or they can elect to receive a lump sum amount.

Notes receivable from participants:

Participants may borrow from their account. The minimum loan is \$1,000 to a maximum equal to the lesser of \$50,000 or 50% of the participant's vested balance reduced by any outstanding loan balance on the date the new loan is made. Repayment of the loan must be made over a period not to exceed five years, unless the loan is used to purchase a principal residence, in which case the loan must be repaid over a reasonable period as determined by the plan administrator. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined by the plan administrator. The interest rates on the notes ranged from 4.25% to 8.25% at December 31, 2014 and 2013. Principal and interest are paid through biweekly payroll deductions.

2. Summary of significant accounting policies:

Basis of accounting:

The financial statements of the Plan are prepared using the accrual method of accounting.

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

2. Summary of significant accounting policies (continued):

Basis of accounting (continued):

Investment contracts held by a defined contribution plan are required to be reported at fair value. However, if the investment contract meets the criteria of being fully benefit responsive, an adjustment from fair value to contract value would be recorded. Contract value is the relevant measurement attribute for the portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The investment contract owned by the Plan does not meet the criteria of being fully benefit-responsive, and therefore, the investment contract is recorded in the statements of net assets available for benefits at fair value.

Use of estimates:

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect amounts reported in the financial statements and accompanying notes. Actual results may differ from those estimates and assumptions.

Investment valuation and income recognition:

The Plan's investments are stated at fair value based on quoted market prices at December 31, 2014 and 2013, as provided by The Nationwide Financial Services, Inc. including its subsidiary Nationwide Trust Company, FSB (a division of Nationwide Bank) ("Nationwide"), which represents the net asset values of units held by the Plan at year end. The Plan's investments are held by Nationwide (the "Custodian") at December 31, 2014 and 2013. The Custodian executes transactions as directed by the Plan's participants.

The basis of investments sold is determined by the fair value at the beginning of the year or the purchase price, if acquired during the year. The amounts were provided by Nationwide.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year. These amounts were provided by Nationwide.

Investment contract with insurance company:

The Plan participates in an investment contract with Nationwide Life Insurance Company. Nationwide Life Insurance Company maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The contract is included in the financial statements at fair value as reported to the plan by Nationwide.

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

2. Summary of significant accounting policies (continued):

Investment contract with insurance company (continued):

The Plan's contract with Nationwide Life Insurance Company is recorded at the estimated fair value, as provided by Nationwide. The average yield was 2.65% in 2014 and 3.10% in 2013.

Common trust:

The Plan owns units of participation in the fair value of Nationwide Trust Company, FSB's common trust investment assets at December 31, 2014 and 2013. Nationwide Trust Company, FSB does not own the underlying assets, but only holds them in trust for the plans participating in the trust. Nationwide Trust Company, FSB maintains supporting records for the purpose of allocating net gain or loss of the investment accounts to the various participating plans. The accounts are included in the financial statements at estimated fair market value as reported to the Plan by Nationwide.

Notes receivable from participants:

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

Payment of benefits:

Benefits are recorded when paid.

Expenses:

Certain expenses of maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Fees related to the administration of notes receivables from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value of investments.

Subsequent events:

In preparing these financial statements, the Plan's management has evaluated events and transactions for potential recognition or disclosure through October 14, 2015, the date the Plan's financial statements were available to be issued.

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

3. Investments:

The following table presents the fair value of investments at December 31, 2014 and 2013. Investments representing 5% or more of the Plan's net assets in either year are separately identified.

All investments of the Plan were participant directed at December 31, 2014 and 2013.

	Fair Value	
	2014	2013
Nationwide Trust Company, FSB, Common Trust accounts:		
Wilmington Equity 500 Index ETF Fund – 1,389,901 units in 2014 and 1,424,132 units in 2013	\$ 2,621,933	\$ 2,368,738
Fidelity Advisory New Insights A – 937,322 units in 2014 and 934,767 units in 2013	2,544,064	2,323,274
Janus Forty Fund, Class S – 894,137 units in 2014 and 898,662 units in 2013	2,496,342	2,310,960
American Funds American Balanced Fund, Class R6 – 1,511,000 units in 2014 and 1,343,354 units in 2013	2,371,273	1,936,835
Neuberger Berman Genesis TR Fund – 280,327 units in 2014 and 324,932 units in 2013	1,570,456 *	1,825,917
Nationwide Money Market Institutional Fund – 1,350,895 units in 2014 and 1,359,923 units in 2013	1,560,052 *	1,570,478
Other (less than 5% of plan net assets)	16,380,260	15,262,775
Nationwide Life Insurance Company, Guaranteed Interest Account:		
Nationwide Best of America Fixed Rate Account – 1,326,354 units in 2014 and 1,247,586 units in 2013 (annualized effective interest rate of 2.65% in 2014 and 3.10% in 2013)	<u>2,010,580</u>	<u>1,834,640</u>
Total investments	<u>\$ 31,554,960</u>	<u>\$ 29,433,617</u>

* The fair value of the fund did not exceed 5% of the Plan's net assets at December 31, 2014.

The Plan's investments (including gains and losses on investments bought and sold, as well as held during the year and interest and dividends) appreciated in value as follows:

	2014	2013
Common trust	\$ 1,722,170	\$ 4,444,033
Guaranteed interest account	<u>55,883</u>	<u>16,419</u>
	<u>\$ 1,778,053</u>	<u>\$ 4,460,452</u>

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

4. Fair value:

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2 – Inputs to the valuation methodology include:

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

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

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

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

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

The common trust investment assets are based on a unit value as determined by Nationwide. The unit value is calculated based on net asset value (NAV) reported on a daily basis. The unit value also incorporates dividends and capital gains declared. The NAV is used as a practical expedient to estimate fair value.

The guaranteed investment contract is valued at fair value by the insurance company by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the creditworthiness of the issuer. Because the participants transact a contract value, fair value is determined annually for financial statement reporting purposes only. Certain unobservable inputs are assessed through review of contract terms (for example, duration or payout date) while others are substantiated utilizing available market data (for example, swap curve rate).

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

4. Fair value (continued):

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

	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Common trust:			
Large company funds	\$ 10,038,639		\$ 10,038,639
Balanced funds	4,138,961		4,138,961
Bond funds	4,015,681		4,015,681
International funds	2,687,976		2,687,976
Specialty funds	2,556,414		2,556,414
Small cap funds	2,172,703		2,172,703
Money market funds	1,560,052		1,560,052
Mid cap funds	1,399,051		1,399,051
Short-term bond funds	974,647		974,647
Guaranteed interest account		<u>\$ 2,010,580</u>	<u>2,010,580</u>
	<u>\$ 29,544,380</u>	<u>\$ 2,010,580</u>	<u>\$ 31,554,960</u>

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

	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Common trust:			
Large company funds	\$ 9,265,628		\$ 9,265,628
Bond funds	3,911,037		3,911,037
Balanced funds	3,523,760		3,523,760
International funds	2,500,594		2,500,594
Small cap funds	2,404,579		2,404,579
Specialty funds	2,040,762		2,040,762
Money market funds	1,570,478		1,570,478
Mid cap funds	1,230,350		1,230,350
Short-term bond funds	1,151,789		1,151,789
Guaranteed interest account		<u>\$ 1,834,640</u>	<u>1,834,640</u>
	<u>\$ 27,598,977</u>	<u>\$ 1,834,640</u>	<u>\$ 29,433,617</u>

The following sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the years ended December 31, 2014 and 2013.

	<u>2014</u>	<u>2013</u>
Guaranteed interest account:		
Beginning balance	\$ 1,834,640	\$ 1,701,282
Purchases	170,667	210,683
Interest income	48,449	51,413
Unrealized gains (losses) relating to instruments still held at the reporting date (A)	7,434	(34,994)
Sales	<u>(50,610)</u>	<u>(93,744)</u>
Ending balance	<u>\$ 2,010,580</u>	<u>\$ 1,834,640</u>

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

4. Fair value (continued):

	<u>2014</u>	<u>2013</u>
The amount of total losses for the period included in changes in net assets attributable in the change in unrealized gains or losses relating to assets still held at the reporting date	\$ <u>7,434</u>	\$ <u>(34,994)</u>

(A) Unrealized gains/(losses) from the guaranteed account are included in net appreciation in fair value of investments in the statements of changes in net assets available for benefits.

Quantitative information about significant observable inputs used in Level 3 fair value measurements:

The following table represents the Plan's Level 3 financial instrument, the valuation techniques used to measure the fair value of those financial instruments, and the significant unobservable inputs and the ranges of values for those inputs.

Quantitative information about significant observable inputs used in Level 3 fair value measurements (continued):

December 31, 2014

<u>Instrument</u>	<u>Fair Value</u>	<u>Valuation Technique</u>	<u>Significant Unobservable Inputs</u>	<u>Significant Input Values</u>
Nationwide Best of America Fixed Rate Account	\$ 2,010,580	Discounted cash flows	Average Yield Rate Payout percentage No maturity date	2.65% 100%

December 31, 2013

<u>Instrument</u>	<u>Fair Value</u>	<u>Valuation Technique</u>	<u>Significant Unobservable Inputs</u>	<u>Significant Input Values</u>
Nationwide Best of America Fixed Rate Account	\$ 1,834,640	Discounted cash flows	Average Yield Rate Payout percentage No maturity date	3.10% 100%

5. Administrative and investment expenses:

Certain expenses of the Plan are paid by the Plan sponsor and amounted to \$202,876 in 2014 and \$137,989 in 2013. Certain administrative functions are performed by employees of the Company. No such employee, nor the Company, receives compensation from the Plan.

Additionally, investment related expenses are included in net appreciation in fair value of investments.

THE SCHROER GROUP EMPLOYEES' 401(k) PROFIT SHARING PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2014 AND 2013

6. Party-in-interest transaction:

Certain Plan investments are managed by Nationwide Life Insurance Company and Nationwide Trust Company, FSB. Nationwide is the Custodian, as defined by the Plan and, therefore, these transactions qualify as party-in-interest. Additionally, the Custodian is an affiliated company of Nationwide Insurance Company and Nationwide Trust Company, FSB.

7. Information certified by the custodian:

Management of the Plan engaged Nationwide as Custodian. The financial information included in the Plan's financial statements, except for contributions receivable, interest income receivable and participant loans has been derived from information certified as complete and accurate by Nationwide in accordance with Section 2520.103-8 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA.

8. Income tax status:

The Internal Revenue Service has determined and informed the Company by a letter dated July 16, 2003 the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plan is required to operate in conformity with the IRC to maintain its qualification. Although the Plan has been amended since receiving the determination letter, management believes the Plan is designed, and currently being operated in compliance with the applicable requirements of the IRC and, therefore, believe the Plan is qualified and the related trust is tax-exempt.

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

9. Plan termination:

The Company expects to continue the Plan, but reserves the right at any time and within its sole discretion to reduce, suspend or discontinue contributions to the Plan or to terminate the Plan. In the event of termination, all affected participants will become 100% vested in their accounts.

10. Risks and uncertainties:

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

**THE SCHROER GROUP EMPLOYEES' 401(k)
PROFIT SHARING PLAN AND TRUST**

EIN 34-1415116
PLAN NUMBER 001

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

DECEMBER 31, 2014

	Units	Cost	Fair Value
*Nationwide Trust Company, FSB, Common Trust Accounts:			
Participant directed:			
Wilmington Equity 500 Index ETF Fund	1,389,901		\$ 2,621,933
Fidelity Advisory New Insights A	937,322		2,544,064
Janus Forty Fund, Class S	894,137		2,496,342
American Funds American Balanced Fund, Class R6	1,511,000		2,371,273
Neuberger Berman Genesis TR Fund	280,327		1,570,456
Nationwide Money Market Institutional Fund	1,350,895		1,560,052
PIMCO Total Return Fund, Class A	686,644		1,412,235
Oppenheimer Global Fund, Class A	451,789		1,362,853
Invesco Van Kampen Growth and Income Fund, Class A	382,995		1,193,230
Victory Established Value Fund, Class A	565,310		1,092,565
Franklin Small-Mid Cap Growth Fund, Class A	275,179		966,713
American Funds Income Fund of America, Class R6	658,171		915,530
American Funds Europacific Growth, Class R6	670,855		884,251
American Funds Washington Mutual Investors Fund, Class R6	366,133		645,541
Sentinel Government Securities Fund, Class A	456,257		551,369
Victory Fund For Income A	299,029		461,942
AllianzGI Technology Fund, Class A	152,569		394,898
AllianzGI NFJ International Value Fund, Class A	298,116		357,971
WFA Special Mid Cap Value Fund Investor Fund	101,712		348,717
Goldman Sachs Short Duration Government Fund, Class A	276,662		341,837
BlackRock Health Science Opportunity Portfolio Investor A	101,728		322,073
Oppenheimer Gold & Special Minerals Fund, Class A	169,224		320,916
Natixis Gateway Fund, Class A	215,038		309,830
WFA Discovery Investors Fund	72,452		303,071
Waddell & Reed Ivy Real Estate Fund, Class Y	94,175		257,709
Franklin Templeton Global Bond Fund, Class A	235,263		253,636
Vanguard Equity Income Fund Investor Shares	133,436		229,499
Pioneer Bond Fund, Class A	143,565		227,605
Invesco Small Cap Discovery Fund, Class A	125,829		225,206
Franklin Utilities Services Advantage Fund	193,514		216,448
American Funds American Balanced Fund, Class R5	112,615		207,421
JPMorgan Small Cap Value Fund, Class A	42,054		195,942
Franklin Small Cap Growth Fund, Class A	74,853		195,802
Diamond Hill Small Cap Fund, Class A	79,692		170,674
Oppenheimer Senior Floating Return Fund, Class A	139,283		142,800
Eaton Vance Government Obligations Fund, Class A	82,002		118,649
Vanguard Dividend Growth Investor Fund	59,033		116,723
American Funds Capital Income Builder, Class R6	94,364		115,993
T. Rowe Price Health Sciences Fund	54,386		110,425
Goldman Sachs Strategic Income Fund, Class A	110,522		109,452
PIMCO Real Return Fund, Class A	63,296		104,807
PIMCO Income Fund, Class A	88,277		101,974

(Continued)

**THE SCHROER GROUP EMPLOYEES' 401(k)
PROFIT SHARING PLAN AND TRUST**

EIN 34-1415116
PLAN NUMBER 001

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR (CONTINUED)

DECEMBER 31, 2014

	Units	Cost	Fair Value
*Nationwide Trust Company, FSB, Common Trust Accounts:			
Participant directed (continued):			
PIMCO All Asset Fund, Class A	64,388		101,757
American Funds New World Fund, Class R6	75,138		85,981
Transamerica High Yield Bond Fund 12	42,129		57,645
PIMCO Fundamental Index Plus AR, Class A	47,043		52,918
Oppenheimer SteelPath MLP Income Fund, Class A	49,977		51,904
DFA Global Real Estate Securities	40,128		51,341
Pioneer Select Midcap Growth Fund, Class A	25,859		50,375
Vanguard Wellington Investor Fund	31,732		50,062
WFA Adjusted Rate Government Fund, Class A	41,178		45,857
American Funds Income Fund of America, Class R3	15,385		40,130
Touchstone Sands Capital Institutional Growth Fund	26,510		39,805
Principle MidCap Blend Fund Institutional	17,942		38,662
T. Rowe Price Capital Appreciation Fund	21,806		35,408
Ridgeworth Mid-Cap Value Equity Fund, Class I	7,320		29,344
Eagle Growth and Income Fund, Class A	13,616		29,260
Oakmark International Fund I	7,563		29,159
Oppenheimer International Bond Fund, Class A	7,549		26,128
PIMCO All Asset All Authority Fund, Class A	20,489		24,428
American Funds Growth Fund of America, Class R3	6,528		19,895
Federated Prudent Bear Fund A	44,322		17,327
American Funds International Growth and Income Fund, Class R6	12,756		15,441
Alliance Bernstein Global Real Estate Investment Fund, Class K	9,825		13,712
American Funds Europacific Growth, Class R5	8,760		13,269
Royce Heritage Fund, Class K	6,304		10,563
American Funds Europacific Growth, Class R1	6,727		10,424
Janus Perkins Mid Cap Value Fund, Class S	4,918		10,146
Alliance Bernstein Equity Income Fund, Class K	4,876		9,982
American Funds Europacific Growth, Class R3	3,171		9,852
Principle High Yield Fund, Class A	5,346		8,854
American Funds Income Fund of America, Class R5	5,210		8,738
Wilmington Broad Market Bond Fund, Class A	5,174		7,082
Ridgeworth Core Bond Fund, Class A	5,380		6,984
Federated Total Return Bond Fund, Class A	4,964		6,895
Vanguard Interm-Term Treasury Fund Investor	5,250		6,675
PIMCO Low Duration Fund, Class A	4,271		6,362
Invesco Dividend Income, Class A	4,096		6,245
Nationwide Government Bond Fund, Class A	4,087		6,008
Eaton Vance Floating Rate Fund, Class A	4,291		5,857
Black Rock Energy & Resources Investor Fund, Class A	4,762		5,798
Oppenheimer Developing Markets, Class A	471		4,756
American Funds Washington Mutual Investors Fund, Class R3	1,722		4,664
American Funds American Mutual Fund, Class R6	2,291		3,877

(Continued)

**THE SCHROER GROUP EMPLOYEES' 401(k)
PROFIT SHARING PLAN AND TRUST**

EIN 34-1415116
PLAN NUMBER 001

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR (CONTINUED)

DECEMBER 31, 2014

	Units	Cost	Fair Value
*Nationwide Trust Company, FSB, Common Trust Accounts:			
Participant directed (continued):			
Calvert Bond Portfolio, Class A	2,275		3,146
Parnassus Core Equity Income Investors Fund	1,706		3,142
AB High Income Fund, Class A	1,059		3,122
Baird Aggregate Bond Fund, Institutional Class	2,933		3,079
American Century Inflation-Adjusted Bond Fund Institutional	2,537		3,061
PIMCO Commodity Real Return Strategy A	4,254		3,038
Calvert Equity Portfolio, Class A	1,406		2,765
American Funds Growth Fund of America, Class R5	1,144		2,267
Fidelity Advisory Equity Income Fund, Class A	1,028		2,154
AB Global Bond Advantage Fund	1,462		1,546
American Independence U.S. Inflation-Indexed Fund Institutional	1,539		1,531
Columbia Seligman Global Technology Fund, Class A	698		1,430
Prudential Jennison Mid-Cap Growth Fund, Class A	310		998
Eaton Vance Income Fund of Boston, Class A	417		991
Calvert Small Cap Fund, Class A	436		757
Calvert International Equity Fund I	436		657
Prudential Jennison Natural Resources Fund, Class A	94		329
Vanguard 500 Index Fund	271		279
Vanguard Euro Stock Index, Admiral Class	91		91
 * Nationwide Life Insurance Company, Guaranteed			
Interest Account, participant directed:			
Nationwide Best of America Fixed Rate Account (annualized effective interest rate of 2.65%)	1,326,354		2,010,580
 * Participant loans – interest rates from 4.25% to 8.25%			
		<u><u>\$ 0</u></u>	<u>1,176,118</u>
 Total assets held for investments at year end			 <u><u>\$ 32,731,078</u></u>

* Represents a party-in-interest to the Plan.

The above information has been certified by The Nationwide Financial Services, Inc., including its subsidiary, Nationwide Trust Company, FSB (a division of Nationwide Trust Bank), the custodian, as complete and accurate.