Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2014

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
BENEFITMALL 401(K) PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 07/15/1999

2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)
CENTERSTONE INSURANCE AND FINANCIAL SERVICES

4851 LYNDON B JOHNSON FWY STE 1100
DALLAS, TX 75244

2b Employer Identification Number (EIN)
95-4018229

2c Plan Sponsor's telephone number
469-791-3300

2d Business code (see instructions)
524290

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2015	CHRIS VAEREWYCK
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2015	CHRIS VAEREWYCK
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Preparer's telephone number (optional)

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

5	Total number of participants at the beginning of the plan year	**5**	692
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	608
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	642
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	101
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	743
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	743
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	658
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	25
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 3D 2T

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

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

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

A Name of plan
BENEFITMALL 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CENTERSTONE INSURANCE AND FINANCIAL SERVICES

D Employer Identification Number (EIN)
95-4018229

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

THE PRUDENTIAL INSURANCE COMPANY OF

22-1211670

(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)

THE PRUDENTIAL INSURANCE COMPANY OF

22-1211670

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 50	NONE	41273	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

STONE STREET EQUITY

95-2834236

(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?
27	NONE	48891	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

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
THE PRUDENTIAL INSURANCE COMPANY OF	61 72	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
PRUDENTIAL INVESTMENTS, LLC 22-3468527	22.000 BPS AND $0.00 PER PARTICIPANT INVESTED IN THE FUND FROM 1/1/2014 TO 12/31/2014 PRU GOV INCOME A

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE PRUDENTIAL INSURANCE COMPANY OF	61 72	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
PRUDENTIAL INVESTMENTS, LLC 22-3468527	22.000 BPS AND $0.00 PER PARTICIPANT INVESTED IN THE FUND FROM 1/1/2014 TO 7/31/2014 PRU JENN MD CP GRW A

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
THE PRUDENTIAL INSURANCE COMPANY OF	61 72	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
PRUDENTIAL INVESTMENTS, LLC 22-3468527	27.000 BPS AND $0.00 PER PARTICIPANT INVESTED IN THE FUND FROM 8/1/2014 TO 12/31/2014 PRU JENN MD CP GRW A

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection.

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

A Name of plan
BENEFITMALL 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
CENTERSTONE INSURANCE AND FINANCIAL SERVICES

D Employer Identification Number (EIN)
95-4018229

Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)

(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: PRUDENTIAL STABLE VAL 10

b Name of sponsor of entity listed in (a): WELLS FARGO BANK MINNESOTA, N.A.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
52-2250941-001	C	5540390

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

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

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

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection

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

A Name of plan
BENEFITMALL 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CENTERSTONE INSURANCE AND FINANCIAL SERVICES

D Employer Identification Number (EIN)
95-4018229

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	1163307	1137360
(9) Value of interest in common/collective trusts	1c(9)	4575694	5540390
(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)	27371087	28989365
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	33110088	35667115
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	33110088	35667115

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)	1041384	
(B) Participants	2a(1)(B)	3020678	
(C) Others (including rollovers)	2a(1)(C)	653349	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		4715411
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)	48235	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		48235
(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)	476858	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		476858
(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)		26912
(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)		1406669
c Other income	2c		49063
d Total income. Add all **income** amounts in column (b) and enter total	2d		6723148
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	3980599	
(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)		3980599
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		92233
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)	93289	
(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)		93289
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		4166121
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		2557027
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: MONTGOMERY COSCIA GREILICH LLP **(2)** EIN: 75-2919818

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

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

Part IV Compliance Questions

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

During the plan year:

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

			Yes	No	Amount
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		15000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			

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

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

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

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

Part V Trust Information (optional)

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection.

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

A Name of plan
BENEFITMALL 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CENTERSTONE INSURANCE AND FINANCIAL SERVICES

D Employer Identification Number (EIN)
95-4018229

Part I Distributions

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 22-1211670

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

BENEFITMALL 401(K) PLAN

FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULE
WITH INDEPENDENT AUDITOR'S REPORT

DECEMBER 31, 2014 AND 2013

BENEFITMALL 401(K) PLAN

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Supplemental Schedule:

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
December 31, 2014 16

Note: Supplemental schedules, other than those listed above, are omitted because of the absence of conditions under which they are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

MONTGOMERY COSCIA GREILICH LLP
Certified Public Accountants
972.748.0300 p
972.748.0700 f

Independent Auditor's Report

To the Plan Administrator and Plan Participants of
BenefitMall 401(k) Plan:

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of BenefitMall 401(k) Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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 audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 5, which was certified by Prudential Trust Company ("Trustee"), the Trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan Administrator that the Trustee holds the Plan's investment assets and executes investment transactions. The Plan Administrator has obtained a certification from the Trustee as of December 31, 2014 and 2013, and for the year ended December 31, 2014, that the information provided to the Plan Administrator by the Trustee is complete and accurate.

Disclaimer of Opinion

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

Other Matter – Supplemental Schedule

The supplemental schedule of Schedule H, line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2014 is required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), 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 2014 financial statements and supplemental schedule, other than that derived from the information certified by the Trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Montgomery Coscia Greilich LLP

Montgomery Coscia Greilich LLP
Plano, Texas
October 15, 2015

BENEFITMALL 401(K) PLAN

Statements of Net Assets Available for Benefits

December 31, 2014 and 2013

	2014	2013
ASSETS		
Investments, at fair value:		
Mutual funds	$ 28,989,365	$ 27,371,087
Common collective trust	5,617,956	4,612,299
Total investments	34,607,321	31,983,386
Receivables:		
Notes receivable from participants	1,137,360	1,163,308
Total receivables	1,137,360	1,163,308
Total assets	35,744,681	33,146,694
Net assets available for benefits, at fair value	35,744,681	33,146,694
Adjustment from fair value to contract value for fully benefit-responsive investment contract	(77,566)	(36,606)
Net assets available for benefits	$ 35,667,115	$ 33,110,088

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

BENEFITMALL 401(K) PLAN

Statement of Changes in Net Assets Available for Benefits

For the Year Ended December 31, 2014

Additions to net assets attributed to:		
Investment income:		
Interest on notes receivable from participants	$	48,235
Interest and dividends		476,858
Net appreciation in fair value of investments		1,433,581
Total investment income		1,958,674
Contributions:		
Employer		1,091,112
Participants		3,020,678
Rollover		653,349
Total contributions		4,765,139
Total investment income and contributions		6,723,813
Deductions from net assets attributed to:		
Benefits paid		4,072,490
Administrative fees		94,296
Total deductions		4,166,786
Net increase in net assets available for benefits		2,557,027
Net assets available for benefits		
Beginning of year		33,110,088
End of year	$	35,667,115

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

1 – DESCRIPTION OF PLAN

GENERAL

BenefitMall 401(k) Plan (the "Plan") is a defined contribution plan, subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). The Plan was established and adopted effective July 15, 1999 for the benefit of eligible employees of Centerstone Insurance and Financial Services, dba, BenefitMall (the "Company"). Prudential Trust Company is the Trustee (the "Trustee" or "Prudential") of the Plan and the Prudential Insurance Company of America (the "Administrator") is the record-keeper for the Plan. The following descriptions provide only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

ELIGIBILITY AND PARTICIPANT ACCOUNTS

The Plan covers all employees of the Company. Employees are eligible and may enroll on their employment commencement date. Each participant's account is credited with the participant's contributions, Company contributions, and actual earnings thereon. Investment income or loss is allocated based on the ratio of each participant's account balance. Contributions and earnings are allocated among investment options as selected by the participant. Participants may change their investment allocation at any time.

CONTRIBUTIONS

The Plan is funded through employee elective deferrals and Company contributions. A participant may elect to contribute a portion of his or her pretax compensation from 1% to 20%, subject to certain maximum limitations imposed by the Internal Revenue Code ("IRC") ($17,500 for 2014). Eligible participants are automatically enrolled into the Plan at a pre-tax deferral percentage of 3% to be increased annually beginning at 3 years of service by 1% up to a maximum of 6%. Employees who are eligible to make elective deferrals under the Plan and who have attained the age of fifty before the close of the plan year are also eligible to make catch-up contributions subject to the maximum limitation imposed by the IRC ($5,500 for 2014). Rollover contributions representing distributions from other qualified defined benefit or defined contribution plans are permitted by the Plan.

The Company makes matching contributions to the account of each eligible participant, matching up to 50% of the first 6% of each participant's elective deferrals. Participants must complete one hour of service within the six month time period following the participant's employment to be eligible for employer match contributions.

1 – DESCRIPTION OF PLAN

INVESTMENT OPTIONS

The Plan provides for participants to direct both their contributions and employer contributions into a variety of investment options in accordance with participant investment elections and the provisions of the Trust agreement. Participants should refer to the Plan website for additional fund information.

DISTRIBUTIONS TO PARTICIPANTS

Participants withdrawing amounts from their account during the year for reasons of disability, retirement, death (withdrawn by participant's estate), or termination are entitled to their vested account balance. Participants may also make hardship withdrawals on the balance of their account related to their elective deferral contributions. For vested account balances greater than $5,000, participants may elect a distribution in the form of rollovers, lump sums, in partial withdrawals, or installment payments. Upon termination, vested account balances less than $5,000 may be distributed to the applicable terminated participant within a reasonable time after terminating employment as either an involuntary lump-sum payment or by direct rollover into an individual retirement account.

FORFEITURES

Upon separation from service for any reason other than retirement, participants forfeit any unvested portion of their employer contributions. Forfeitures are used to reduce the Plan's expenses and then used to reduce any future employer contributions. Unallocated forfeitures of $37,047 and $82,422 were available for future use as of December 31, 2014 and 2013, respectively. During the year ended December 31, 2014, forfeitures of $73,115 and $23,391 were used to reduce employer contributions and pay Plan expenses, respectively.

VESTING

Participants are immediately vested in elective deferrals and rollover contributions plus any actual earnings thereon. Vesting in the Company's matching contributions plus actual earnings, thereon, is based on years of continuous service. Participants vest 20% per year beginning after one year of qualified service, and are 100% vested after five years of qualified service or upon occurrence of the participant's retirement, death, or disability, as defined by the Plan document.

1 – DESCRIPTION OF PLAN

NOTES RECEIVABLE FROM PARTICIPANTS

Borrowings are available to all participants. Notes receivable from participants are limited to a minimum of $1,000 up to a maximum of the lesser of $50,000 or 50% of their vested account balance, subject to certain restrictions as defined by the IRS. Any note must be repaid within five years unless for the purchase of a primary residence, in which case the repayment period may not exceed thirty years. Repayments are made through payroll deductions and are reinvested in the participant accounts according to individual investment elections. Loans are collateralized by the participant's vested account balance and bear interest at a reasonable rate as determined by the administrator. Notes receivable from participants as of December 31, 2014 have rates ranging of 4.25% to 8.25% and maturities from January 2015 through November 2024. Notes receivable from participants as of December 31, 2013 have rates ranging of 4.25% to 8.25% and maturities from January 2014 through December 2023. Participants may have two loans outstanding at a time.

ADMINISTRATIVE EXPENSES

The Company pays certain administrative expenses incurred by the Plan. Transaction costs incurred by the Plan are charged to the individual participant who initiated the transaction to which the charge related.

PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right to terminate the Plan at any time, subject to the provisions of ERISA. In the event the Plan is terminated, each of the participants will have a non-forfeitable 100% vested interest in his or her account balance, including all Company contributions, subject to payment of liquidation costs and expenses.

2 – SUMMARY OF ACCOUNTING POLICIES

BASIS OF ACCOUNTING

The financial statements of the Plan have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Investments in stable value common collective trusts, which are fully-benefit responsive and are held by a defined contribution plan, are required to be reported at fair value. However, contract value is the relevant measurement attributed for the portion of net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contract because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. The statements of net assets available for benefits present the fair value of the stable value common collective trust as well as the adjustment from fair value to contract value of the stable value common collective trust. The statement of changes in net assets available for benefits is prepared on a contract value basis.

ESTIMATES AND ASSUMPTIONS

The preparation of financial statements in conformity with U.S. GAAP requires the Plan's management to make estimates and assumptions that affect certain reported amounts of assets and liabilities, changes therein, and associated disclosures. Accordingly, actual results may vary from the estimates used in preparing the accompanying financial statements.

PAYMENT OF BENEFITS

Benefits are recorded when paid.

NOTES RECEIVABLE FROM PARTICIPANTS

Notes receivable from participants are measured at their unpaid principal balances plus any accrued but unpaid interest, which approximates fair value. Delinquent notes receivable from participants are reclassified as distributions based upon terms of the Plan document or loan policy of the Plan.

INVESTMENT VALUATION AND INCOME RECOGNITION

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. 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. The income earned on participant accounts is allocated on a daily basis using the previous day's ending account balance. Net appreciation includes the Plan's gain and losses on the investments bought and sold, as well as held during the year.

3 – FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") Topic 820 for Fair Value Measurements and Disclosures provides the framework for measuring and reporting the fair value of investments. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurement) and the lowest priority to unobservable inputs (level 3 measurements). 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.

Level 2 Significant observable inputs other than quoted prices in active markets for which inputs to the valuation methodology include:

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

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

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

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

In establishing a fair value hierarchy for the Plan's investments in accordance with ASC 820, the following methodologies were used for each type of investment:

Mutual funds of registered investment companies: Valued at the net asset value ("NAV") or quoted market prices of shares held by the Plan at year end.

Common collective trust: Valued at NAV of units of a bank collective trust. The NAV, as provided by the Trustee, is used as the practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. The practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment advisor reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

3 – FAIR VALUE MEASUREMENTS

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

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

	Level 1	Level 2	Level 3	Total
Mutual funds:				
Bond	$ 3,677,388	$ -	$ -	$ 3,677,388
Blended	2,951,656	-	-	2,951,656
Growth	13,362,874	-	-	13,362,874
Real estate	698,403	-	-	698,403
Target date	431,082	-	-	431,082
Value	7,867,962	-	-	7,867,962
Total mutual funds	28,989,365	-	-	28,989,365
Common collective trust:				
Stable value	-	5,617,956	-	5,617,956
Total assets at fair value	$ 28,989,365	$ 5,617,956	$ -	$ 34,607,321

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

	Level 1	Level 2	Level 3	Total
Mutual funds:				
Bond	$ 3,347,391	$ -	$ -	$ 3,347,391
Blended	1,977,462	-	-	1,977,462
Growth	14,102,611	-	-	14,102,611
Real estate	489,644	-	-	489,644
Value	7,453,979	-	-	7,453,979
Total mutual funds	27,371,087	-	-	27,371,087
Common collective trust:				
Stable value	-	4,612,299	-	4,612,299
Total assets at fair value	$ 27,371,087	$ 4,612,299	$ -	$ 31,983,386

4 – STABLE VALUE FUND

The Plan holds investments in the Prudential Stable Value Fund (the "Fund"), which contains underlying investment contracts through participation in the Wells Fargo Stable Return Fund A, a common collective trust. The fair value of the Fund is determined by the issuer of the Fund using a combination of readily available most recent market bid prices in the principal markets where such funds and securities are traded, pricing services that use valuation matrices incorporating dealer supplied valuations and valuation models, valuation inputs such as structure of the issue, cash flow assumptions and the value of underlying assets and guarantees.

The Fund primarily invests in investment contracts issued by financial companies including Guaranteed Investment Contracts ("GICs"), Separate Account GICs, and Security Backed Investment Contracts. GICs are issued by insurance companies which guarantee the return of principal and a stated rate of interest. Separate Account GICs are GICs issued by an insurance company and are maintained within a separate account. GICs are backed by the general account of the insurance company while Separate Account GICs are backed by a segregated pool of assets. Security Backed Investment Contracts are comprised of two components: investment contracts issued by a financial institution and underlying portfolios of fixed income securities (i.e. bonds) whose market prices fluctuate. The investment contract is designed to allow participants to transact at book value without reference to the price fluctuations of the underlying fixed income securities.

The estimated fair value of the Fund is NAV. The use of the net asset value as fair value is deemed appropriate as the Fund does not have a finite life, unfunded commitments relating to these investments, or significant restrictions on redemptions.

The NAV of the Fund is calculated daily and net investment income and realized and unrealized gains on investments are not distributed but reinvested and reflected in the net asset value of the fund. Units of the Fund are issued and redeemed at the latest net asset value.

The yield earned by the Fund at December 31, 2014 and 2013, was 1.40% and 1.36%, respectively. This represents the annualized earnings of all investments in the Fund, including the earnings recorded at the underlying collective trust funds, divided by the fair value of all investments in the Fund at December 31, 2014 and 2013.

The yield earned by the Fund with an adjustment to reflect the actual interest rate credited to participants in the Fund at December 31, 2014 and 2013, was 1.64% and 1.52%, respectively. This represents annualized earnings credited to participants in the Fund divided by the fair value of all investments in the Fund at December 31, 2014 and 2013.

5 – FINANCIAL INFORMATION CERTIFIED BY THE PLAN'S TRUSTEE (UNAUDITED)

The Company has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Company instructed the independent auditors not to perform any auditing procedures with respect to the following information certified as complete and accurate by the Trustee and party-in-interest as defined by ERISA, as of December 31, 2014 and 2013, and for the year ended December 31, 2014, except for comparing such information certified by the Trustee to information included in the Plan's financial statements and supplemental schedule. This information consists of the following:

	2014	2013
Investments at fair value:		
Mutual funds	$ 28,989,365	$ 27,371,087
Common collective trust, at fair value	5,617,956	4,612,299
Adjustment from fair value to contract value	(77,566)	(36,606)
Common collective trust, at contract value	5,540,390	4,575,693
Total investments	$ 34,607,321	$ 31,983,386
Notes receivable from participants	$ 1,137,360	$ 1,163,308
Interest and dividends	$ 476,858	
Interest on notes receivables from participants	$ 48,235	
Net appreciation in fair value of:		
Mutual funds	$ 1,406,669	
Common collective trust	26,912	
Net appreciation in fair value of investments	$ 1,433,581	

6 – INVESTMENTS

The following investment values represented 5% or more of net assets at December 31, 2014:

Prudential Stable Value Fund	$ 5,617,956
MFS International New Discovery Fund A	5,061,497
American Funds Growth Fund of America R3	5,032,716
Invesco Comstock A	3,357,343
Prudential Stock Index Fund Z	2,712,866
Prudential Government Income Fund A	2,573,578
Goldman Sachs Mid Cap Value Fund A	2,319,559
Prudential Jennison Mid Cap Growth Fund A	1,983,401

The following investment values represented 5% or more of net assets at December 31, 2013:

MFS International New Discovery Fund A	$ 5,358,688
American Funds Growth Fund of America R3	4,960,335
Prudential Stable Value Fund	4,612,299
Prudential Jennison Value Fund	2,884,900
Goldman Sachs Mid Cap Value Fund A	2,270,460
Prudential Government Income Fund A	2,257,177
Prudential Jennison Mid Cap Growth Fund A	1,968,374
Prudential Stock Index Fund Z	1,706,633

7 – TAX STATUS OF THE PLAN

The Company has adopted the Prudential Insurance Company of America Prototype Non-Standardized Profit Sharing Plan, which has been approved by the IRS on March 31, 2008, for use by employers as a qualified plan. The Plan is qualified under Section 401(a) of the Code and is exempt from federal income taxation. The Plan has been amended since receiving the determination letter. The Plan is required to operate in conformity with the Code to maintain its qualification. The Company believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan continues to be qualified and the related trust is tax exempt.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the DOL or IRS. 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 examination for years prior to 2011.

8 – PARTY-IN-INTEREST TRANSACTIONS

The Plan investments include shares of mutual funds of registered investment companies, managed by Prudential, and a stable value common collective trust, managed by Prudential Retirement Insurance and Annuity Company, an affiliate of Prudential. Prudential acted in capacity as a Trustee to the Plan during the year; therefore, these investments qualify as party-in-interest investments.

9 – RISKS AND UNCERTAINTIES

The Plan provides for various investment options in mutual funds and a stable value common collective trust. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participant account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

10 – SUBSEQUENT EVENTS

The Company has evaluated events and transactions occurring after December 31, 2014, the Statements of Net Assets Available for Benefits date, through October 15, 2015, the date of the financial statements were issued, and determined no such events or transactions which would impact the financial statements for the year ended December 31, 2014 except as follows:

Effective October 1, 2015, the Plan was amended and restated due to the change in the Plan Trustee to Fidelity Management Trust Company. Additionally, the CompuPay 401(k) Plan merged into the Plan concurrently with the change in Trustee.

SUPPLEMENTAL SCHEDULE

BENEFITMALL 401(K) PLAN

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

Employer ID Number: 95-4018229, Plan Number 001

December 31, 2014

(a)	(b) Identity of Issue	(c) Description of Investment	(e)	Current Value
	Mutual funds:			
	Goldman Sachs	Goldman Sachs Mid Cap Value Fund A	$	2,319,559
	American Funds	American Funds Growth Fund of America R3		5,032,716
*	Prudential Investments LLC	Prudential Government Income Fund A		2,573,578
*	Prudential Investments LLC	Prudential Jennison Mid Cap Growth Fund A		1,983,401
	MFS Investment Management	MFS International New Discovery Fund A		5,061,497
	Fidelity Investments	Fidelity Advisor Stock Select Mid Cap Fund T		1,285,260
*	Prudential Investments LLC	Prudential Stock Index Fund Z		2,712,866
	Allianz Global Investors	AllianzGI NFJ Small Cap Value A		1,181,335
	Fidelity Investments	Fidelity Advisor Strategic Income Fund T		1,103,390
	Invesco	Invesco Comstock A		3,357,343
	JP Morgan	JP Morgan SmartRetirement 2055 A		6,026
	JP Morgan	JP Morgan SmartRetirement Income A		420
	JP Morgan	JP Morgan SmartRetirement 2015 A		143,185
	JP Morgan	JP Morgan SmartRetirement 2015 A		204,832
	JP Morgan	JP Morgan SmartRetirement 2015 A		557
	JP Morgan	JP Morgan SmartRetirement 2015 A		54,852
	JP Morgan	JP Morgan SmartRetirement 2015 A		3,508
	JP Morgan	JP Morgan SmartRetirement 2015 A		6,043
	JP Morgan	JP Morgan SmartRetirement 2015 A		6,038
	JP Morgan	JP Morgan SmartRetirement 2015 A		6,041
	MFS Investment Management	MFS New Discovery R3		625,522
	Nuveen	Nuveen Mid Cap Index R3		308,719
	Principal	Principal SmallCap S&P 600		75,484
	PIMCO Funds	Pimco Real Estate Return Strategy A		698,403
	American Funds	American Funds Europacific Growth Fund R3		238,790
	Total mutual funds of registered investment companies			28,989,365
	Common collective trust			
	Wells Fargo Bank Minnesota, N.A.	Prudential Stable Value Fund		5,617,956
	Notes receivable from participants:			
*	Plan participants	Notes receivable from participants with interest rates ranging from 4.25% to 8.25% and maturity dates from January 2015 through November 2024.		1,137,360
	Total		$	35,744,681

* Indicates party in interest to the plan.

** Column (d) cost information omitted for participant-directed investments.

BENEFITMALL 401(K) PLAN

FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULE
WITH INDEPENDENT AUDITOR'S REPORT

DECEMBER 31, 2014 AND 2013

BENEFITMALL 401(K) PLAN

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Supplemental Schedule:

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
December 31, 2014 16

Note: Supplemental schedules, other than those listed above, are omitted because of the absence of conditions under which they are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

MONTGOMERY COSCIA GREILICH LLP
Certified Public Accountants
972.748.0300 p
972.748.0700 f

Independent Auditor's Report

To the Plan Administrator and Plan Participants of
BenefitMall 401(k) Plan:

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of BenefitMall 401(k) Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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 audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 5, which was certified by Prudential Trust Company ("Trustee"), the Trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan Administrator that the Trustee holds the Plan's investment assets and executes investment transactions. The Plan Administrator has obtained a certification from the Trustee as of December 31, 2014 and 2013, and for the year ended December 31, 2014, that the information provided to the Plan Administrator by the Trustee is complete and accurate.

Disclaimer of Opinion

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

Other Matter – Supplemental Schedule

The supplemental schedule of Schedule H, line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2014 is required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), 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 2014 financial statements and supplemental schedule, other than that derived from the information certified by the Trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Montgomery Coscia Greilich LLP

Montgomery Coscia Greilich LLP
Plano, Texas
October 15, 2015

BENEFITMALL 401(K) PLAN

Statements of Net Assets Available for Benefits

December 31, 2014 and 2013

	2014	2013
ASSETS		
Investments, at fair value:		
Mutual funds	$ 28,989,365	$ 27,371,087
Common collective trust	5,617,956	4,612,299
Total investments	34,607,321	31,983,386
Receivables:		
Notes receivable from participants	1,137,360	1,163,308
Total receivables	1,137,360	1,163,308
Total assets	35,744,681	33,146,694
Net assets available for benefits, at fair value	35,744,681	33,146,694
Adjustment from fair value to contract value for fully benefit-responsive investment contract	(77,566)	(36,606)
Net assets available for benefits	$ 35,667,115	$ 33,110,088

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

BENEFITMALL 401(K) PLAN

Statement of Changes in Net Assets Available for Benefits

For the Year Ended December 31, 2014

Additions to net assets attributed to:		
Investment income:		
Interest on notes receivable from participants	$	48,235
Interest and dividends		476,858
Net appreciation in fair value of investments		1,433,581
Total investment income		1,958,674
Contributions:		
Employer		1,091,112
Participants		3,020,678
Rollover		653,349
Total contributions		4,765,139
Total investment income and contributions		6,723,813
Deductions from net assets attributed to:		
Benefits paid		4,072,490
Administrative fees		94,296
Total deductions		4,166,786
Net increase in net assets available for benefits		2,557,027
Net assets available for benefits		
Beginning of year		33,110,088
End of year	$	35,667,115

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

1 – DESCRIPTION OF PLAN

GENERAL

BenefitMall 401(k) Plan (the "Plan") is a defined contribution plan, subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). The Plan was established and adopted effective July 15, 1999 for the benefit of eligible employees of Centerstone Insurance and Financial Services, dba, BenefitMall (the "Company"). Prudential Trust Company is the Trustee (the "Trustee" or "Prudential") of the Plan and the Prudential Insurance Company of America (the "Administrator") is the record-keeper for the Plan. The following descriptions provide only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

ELIGIBILITY AND PARTICIPANT ACCOUNTS

The Plan covers all employees of the Company. Employees are eligible and may enroll on their employment commencement date. Each participant's account is credited with the participant's contributions, Company contributions, and actual earnings thereon. Investment income or loss is allocated based on the ratio of each participant's account balance. Contributions and earnings are allocated among investment options as selected by the participant. Participants may change their investment allocation at any time.

CONTRIBUTIONS

The Plan is funded through employee elective deferrals and Company contributions. A participant may elect to contribute a portion of his or her pretax compensation from 1% to 20%, subject to certain maximum limitations imposed by the Internal Revenue Code ("IRC") ($17,500 for 2014). Eligible participants are automatically enrolled into the Plan at a pre-tax deferral percentage of 3% to be increased annually beginning at 3 years of service by 1% up to a maximum of 6%. Employees who are eligible to make elective deferrals under the Plan and who have attained the age of fifty before the close of the plan year are also eligible to make catch-up contributions subject to the maximum limitation imposed by the IRC ($5,500 for 2014). Rollover contributions representing distributions from other qualified defined benefit or defined contribution plans are permitted by the Plan.

The Company makes matching contributions to the account of each eligible participant, matching up to 50% of the first 6% of each participant's elective deferrals. Participants must complete one hour of service within the six month time period following the participant's employment to be eligible for employer match contributions.

1 – DESCRIPTION OF PLAN

INVESTMENT OPTIONS

The Plan provides for participants to direct both their contributions and employer contributions into a variety of investment options in accordance with participant investment elections and the provisions of the Trust agreement. Participants should refer to the Plan website for additional fund information.

DISTRIBUTIONS TO PARTICIPANTS

Participants withdrawing amounts from their account during the year for reasons of disability, retirement, death (withdrawn by participant's estate), or termination are entitled to their vested account balance. Participants may also make hardship withdrawals on the balance of their account related to their elective deferral contributions. For vested account balances greater than $5,000, participants may elect a distribution in the form of rollovers, lump sums, in partial withdrawals, or installment payments. Upon termination, vested account balances less than $5,000 may be distributed to the applicable terminated participant within a reasonable time after terminating employment as either an involuntary lump-sum payment or by direct rollover into an individual retirement account.

FORFEITURES

Upon separation from service for any reason other than retirement, participants forfeit any unvested portion of their employer contributions. Forfeitures are used to reduce the Plan's expenses and then used to reduce any future employer contributions. Unallocated forfeitures of $37,047 and $82,422 were available for future use as of December 31, 2014 and 2013, respectively. During the year ended December 31, 2014, forfeitures of $73,115 and $23,391 were used to reduce employer contributions and pay Plan expenses, respectively.

VESTING

Participants are immediately vested in elective deferrals and rollover contributions plus any actual earnings thereon. Vesting in the Company's matching contributions plus actual earnings, thereon, is based on years of continuous service. Participants vest 20% per year beginning after one year of qualified service, and are 100% vested after five years of qualified service or upon occurrence of the participant's retirement, death, or disability, as defined by the Plan document.

1 – DESCRIPTION OF PLAN

NOTES RECEIVABLE FROM PARTICIPANTS

Borrowings are available to all participants. Notes receivable from participants are limited to a minimum of $1,000 up to a maximum of the lesser of $50,000 or 50% of their vested account balance, subject to certain restrictions as defined by the IRS. Any note must be repaid within five years unless for the purchase of a primary residence, in which case the repayment period may not exceed thirty years. Repayments are made through payroll deductions and are reinvested in the participant accounts according to individual investment elections. Loans are collateralized by the participant's vested account balance and bear interest at a reasonable rate as determined by the administrator. Notes receivable from participants as of December 31, 2014 have rates ranging of 4.25% to 8.25% and maturities from January 2015 through November 2024. Notes receivable from participants as of December 31, 2013 have rates ranging of 4.25% to 8.25% and maturities from January 2014 through December 2023. Participants may have two loans outstanding at a time.

ADMINISTRATIVE EXPENSES

The Company pays certain administrative expenses incurred by the Plan. Transaction costs incurred by the Plan are charged to the individual participant who initiated the transaction to which the charge related.

PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right to terminate the Plan at any time, subject to the provisions of ERISA. In the event the Plan is terminated, each of the participants will have a non-forfeitable 100% vested interest in his or her account balance, including all Company contributions, subject to payment of liquidation costs and expenses.

2 – SUMMARY OF ACCOUNTING POLICIES

BASIS OF ACCOUNTING

The financial statements of the Plan have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Investments in stable value common collective trusts, which are fully-benefit responsive and are held by a defined contribution plan, are required to be reported at fair value. However, contract value is the relevant measurement attributed for the portion of net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contract because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. The statements of net assets available for benefits present the fair value of the stable value common collective trust as well as the adjustment from fair value to contract value of the stable value common collective trust. The statement of changes in net assets available for benefits is prepared on a contract value basis.

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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.

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

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Common collective trust: Valued at NAV of units of a bank collective trust. The NAV, as provided by the Trustee, is used as the practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. The practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment advisor reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

3 – FAIR VALUE MEASUREMENTS

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

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

	Level 1	Level 2	Level 3	Total
Mutual funds:				
Bond	$ 3,677,388	$ -	$ -	$ 3,677,388
Blended	2,951,656	-	-	2,951,656
Growth	13,362,874	-	-	13,362,874
Real estate	698,403	-	-	698,403
Target date	431,082	-	-	431,082
Value	7,867,962	-	-	7,867,962
Total mutual funds	28,989,365	-	-	28,989,365
Common collective trust:				
Stable value	-	5,617,956	-	5,617,956
Total assets at fair value	$ 28,989,365	$ 5,617,956	$ -	$ 34,607,321

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

	Level 1	Level 2	Level 3	Total
Mutual funds:				
Bond	$ 3,347,391	$ -	$ -	$ 3,347,391
Blended	1,977,462	-	-	1,977,462
Growth	14,102,611	-	-	14,102,611
Real estate	489,644	-	-	489,644
Value	7,453,979	-	-	7,453,979
Total mutual funds	27,371,087	-	-	27,371,087
Common collective trust:				
Stable value	-	4,612,299	-	4,612,299
Total assets at fair value	$ 27,371,087	$ 4,612,299	$ -	$ 31,983,386

4 – STABLE VALUE FUND

The Plan holds investments in the Prudential Stable Value Fund (the "Fund"), which contains underlying investment contracts through participation in the Wells Fargo Stable Return Fund A, a common collective trust. The fair value of the Fund is determined by the issuer of the Fund using a combination of readily available most recent market bid prices in the principal markets where such funds and securities are traded, pricing services that use valuation matrices incorporating dealer supplied valuations and valuation models, valuation inputs such as structure of the issue, cash flow assumptions and the value of underlying assets and guarantees.

The Fund primarily invests in investment contracts issued by financial companies including Guaranteed Investment Contracts ("GICs"), Separate Account GICs, and Security Backed Investment Contracts. GICs are issued by insurance companies which guarantee the return of principal and a stated rate of interest. Separate Account GICs are GICs issued by an insurance company and are maintained within a separate account. GICs are backed by the general account of the insurance company while Separate Account GICs are backed by a segregated pool of assets. Security Backed Investment Contracts are comprised of two components: investment contracts issued by a financial institution and underlying portfolios of fixed income securities (i.e. bonds) whose market prices fluctuate. The investment contract is designed to allow participants to transact at book value without reference to the price fluctuations of the underlying fixed income securities.

The estimated fair value of the Fund is NAV. The use of the net asset value as fair value is deemed appropriate as the Fund does not have a finite life, unfunded commitments relating to these investments, or significant restrictions on redemptions.

The NAV of the Fund is calculated daily and net investment income and realized and unrealized gains on investments are not distributed but reinvested and reflected in the net asset value of the fund. Units of the Fund are issued and redeemed at the latest net asset value.

The yield earned by the Fund at December 31, 2014 and 2013, was 1.40% and 1.36%, respectively. This represents the annualized earnings of all investments in the Fund, including the earnings recorded at the underlying collective trust funds, divided by the fair value of all investments in the Fund at December 31, 2014 and 2013.

The yield earned by the Fund with an adjustment to reflect the actual interest rate credited to participants in the Fund at December 31, 2014 and 2013, was 1.64% and 1.52%, respectively. This represents annualized earnings credited to participants in the Fund divided by the fair value of all investments in the Fund at December 31, 2014 and 2013.

5 – FINANCIAL INFORMATION CERTIFIED BY THE PLAN'S TRUSTEE (UNAUDITED)

The Company has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Company instructed the independent auditors not to perform any auditing procedures with respect to the following information certified as complete and accurate by the Trustee and party-in-interest as defined by ERISA, as of December 31, 2014 and 2013, and for the year ended December 31, 2014, except for comparing such information certified by the Trustee to information included in the Plan's financial statements and supplemental schedule. This information consists of the following:

	2014	2013
Investments at fair value:		
Mutual funds	$ 28,989,365	$ 27,371,087
Common collective trust, at fair value	5,617,956	4,612,299
Adjustment from fair value to contract value	(77,566)	(36,606)
Common collective trust, at contract value	5,540,390	4,575,693
Total investments	$ 34,607,321	$ 31,983,386
Notes receivable from participants	$ 1,137,360	$ 1,163,308
Interest and dividends	$ 476,858	
Interest on notes receivables from participants	$ 48,235	
Net appreciation in fair value of:		
Mutual funds	$ 1,406,669	
Common collective trust	26,912	
Net appreciation in fair value of investments	$ 1,433,581	

6 – INVESTMENTS

The following investment values represented 5% or more of net assets at December 31, 2014:

Prudential Stable Value Fund	$ 5,617,956
MFS International New Discovery Fund A	5,061,497
American Funds Growth Fund of America R3	5,032,716
Invesco Comstock A	3,357,343
Prudential Stock Index Fund Z	2,712,866
Prudential Government Income Fund A	2,573,578
Goldman Sachs Mid Cap Value Fund A	2,319,559
Prudential Jennison Mid Cap Growth Fund A	1,983,401

The following investment values represented 5% or more of net assets at December 31, 2013:

MFS International New Discovery Fund A	$ 5,358,688
American Funds Growth Fund of America R3	4,960,335
Prudential Stable Value Fund	4,612,299
Prudential Jennison Value Fund	2,884,900
Goldman Sachs Mid Cap Value Fund A	2,270,460
Prudential Government Income Fund A	2,257,177
Prudential Jennison Mid Cap Growth Fund A	1,968,374
Prudential Stock Index Fund Z	1,706,633

7 – TAX STATUS OF THE PLAN

The Company has adopted the Prudential Insurance Company of America Prototype Non-Standardized Profit Sharing Plan, which has been approved by the IRS on March 31, 2008, for use by employers as a qualified plan. The Plan is qualified under Section 401(a) of the Code and is exempt from federal income taxation. The Plan has been amended since receiving the determination letter. The Plan is required to operate in conformity with the Code to maintain its qualification. The Company believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan continues to be qualified and the related trust is tax exempt.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the DOL or IRS. 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 examination for years prior to 2011.

8 – PARTY-IN-INTEREST TRANSACTIONS

The Plan investments include shares of mutual funds of registered investment companies, managed by Prudential, and a stable value common collective trust, managed by Prudential Retirement Insurance and Annuity Company, an affiliate of Prudential. Prudential acted in capacity as a Trustee to the Plan during the year; therefore, these investments qualify as party-in-interest investments.

9 – RISKS AND UNCERTAINTIES

The Plan provides for various investment options in mutual funds and a stable value common collective trust. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participant account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

10 – SUBSEQUENT EVENTS

The Company has evaluated events and transactions occurring after December 31, 2014, the Statements of Net Assets Available for Benefits date, through October 15, 2015, the date of the financial statements were issued, and determined no such events or transactions which would impact the financial statements for the year ended December 31, 2014 except as follows:

Effective October 1, 2015, the Plan was amended and restated due to the change in the Plan Trustee to Fidelity Management Trust Company. Additionally, the CompuPay 401(k) Plan merged into the Plan concurrently with the change in Trustee.

SUPPLEMENTAL SCHEDULE

BENEFITMALL 401(K) PLAN

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

Employer ID Number: 95-4018229, Plan Number 001

December 31, 2014

(a)	(b) Identity of Issue	(c) Description of Investment	(e)	Current Value
	Mutual funds:			
	Goldman Sachs	Goldman Sachs Mid Cap Value Fund A	$	2,319,559
	American Funds	American Funds Growth Fund of America R3		5,032,716
*	Prudential Investments LLC	Prudential Government Income Fund A		2,573,578
*	Prudential Investments LLC	Prudential Jennison Mid Cap Growth Fund A		1,983,401
	MFS Investment Management	MFS International New Discovery Fund A		5,061,497
	Fidelity Investments	Fidelity Advisor Stock Select Mid Cap Fund T		1,285,260
*	Prudential Investments LLC	Prudential Stock Index Fund Z		2,712,866
	Allianz Global Investors	AllianzGI NFJ Small Cap Value A		1,181,335
	Fidelity Investments	Fidelity Advisor Strategic Income Fund T		1,103,390
	Invesco	Invesco Comstock A		3,357,343
	JP Morgan	JP Morgan SmartRetirement 2055 A		6,026
	JP Morgan	JP Morgan SmartRetirement Income A		420
	JP Morgan	JP Morgan SmartRetirement 2015 A		143,185
	JP Morgan	JP Morgan SmartRetirement 2015 A		204,832
	JP Morgan	JP Morgan SmartRetirement 2015 A		557
	JP Morgan	JP Morgan SmartRetirement 2015 A		54,852
	JP Morgan	JP Morgan SmartRetirement 2015 A		3,508
	JP Morgan	JP Morgan SmartRetirement 2015 A		6,043
	JP Morgan	JP Morgan SmartRetirement 2015 A		6,038
	JP Morgan	JP Morgan SmartRetirement 2015 A		6,041
	MFS Investment Management	MFS New Discovery R3		625,522
	Nuveen	Nuveen Mid Cap Index R3		308,719
	Principal	Principal SmallCap S&P 600		75,484
	PIMCO Funds	Pimco Real Estate Return Strategy A		698,403
	American Funds	American Funds Europacific Growth Fund R3		238,790
	Total mutual funds of registered investment companies			28,989,365
	Common collective trust			
	Wells Fargo Bank Minnesota, N.A.	Prudential Stable Value Fund		5,617,956
	Notes receivable from participants:			
*	Plan participants	Notes receivable from participants with interest rates ranging from 4.25% to 8.25% and maturity dates from January 2015 through November 2024.		1,137,360
	Total		$	35,744,681

* Indicates party in interest to the plan.

** Column (d) cost information omitted for participant-directed investments.

BENEFITMALL 401(K) PLAN

FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULE
WITH INDEPENDENT AUDITOR'S REPORT

DECEMBER 31, 2014 AND 2013

BENEFITMALL 401(K) PLAN

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Supplemental Schedule:

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Note: Supplemental schedules, other than those listed above, are omitted because of the absence of conditions under which they are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

MONTGOMERY COSCIA GREILICH LLP
Certified Public Accountants
972.748.0300 p
972.748.0700 f

Independent Auditor's Report

To the Plan Administrator and Plan Participants of
BenefitMall 401(k) Plan:

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of BenefitMall 401(k) Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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 audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 5, which was certified by Prudential Trust Company ("Trustee"), the Trustee of the Plan, except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan Administrator that the Trustee holds the Plan's investment assets and executes investment transactions. The Plan Administrator has obtained a certification from the Trustee as of December 31, 2014 and 2013, and for the year ended December 31, 2014, that the information provided to the Plan Administrator by the Trustee is complete and accurate.

Disclaimer of Opinion

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

Other Matter – Supplemental Schedule

The supplemental schedule of Schedule H, line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2014 is required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), 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 2014 financial statements and supplemental schedule, other than that derived from the information certified by the Trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Montgomery Coscia Greilich LLP

Montgomery Coscia Greilich LLP
Plano, Texas
October 15, 2015

BENEFITMALL 401(K) PLAN

Statements of Net Assets Available for Benefits

December 31, 2014 and 2013

	2014	2013
ASSETS		
Investments, at fair value:		
Mutual funds	$ 28,989,365	$ 27,371,087
Common collective trust	5,617,956	4,612,299
Total investments	34,607,321	31,983,386
Receivables:		
Notes receivable from participants	1,137,360	1,163,308
Total receivables	1,137,360	1,163,308
Total assets	35,744,681	33,146,694
Net assets available for benefits, at fair value	35,744,681	33,146,694
Adjustment from fair value to contract value for fully benefit-responsive investment contract	(77,566)	(36,606)
Net assets available for benefits	$ 35,667,115	$ 33,110,088

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

BENEFITMALL 401(K) PLAN

Statement of Changes in Net Assets Available for Benefits

For the Year Ended December 31, 2014

Additions to net assets attributed to:		
Investment income:		
Interest on notes receivable from participants	$	48,235
Interest and dividends		476,858
Net appreciation in fair value of investments		1,433,581
Total investment income		1,958,674
Contributions:		
Employer		1,091,112
Participants		3,020,678
Rollover		653,349
Total contributions		4,765,139
Total investment income and contributions		6,723,813
Deductions from net assets attributed to:		
Benefits paid		4,072,490
Administrative fees		94,296
Total deductions		4,166,786
Net increase in net assets available for benefits		2,557,027
Net assets available for benefits		
Beginning of year		33,110,088
End of year	$	35,667,115

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

1 – DESCRIPTION OF PLAN

GENERAL

BenefitMall 401(k) Plan (the "Plan") is a defined contribution plan, subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). The Plan was established and adopted effective July 15, 1999 for the benefit of eligible employees of Centerstone Insurance and Financial Services, dba, BenefitMall (the "Company"). Prudential Trust Company is the Trustee (the "Trustee" or "Prudential") of the Plan and the Prudential Insurance Company of America (the "Administrator") is the record-keeper for the Plan. The following descriptions provide only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

ELIGIBILITY AND PARTICIPANT ACCOUNTS

The Plan covers all employees of the Company. Employees are eligible and may enroll on their employment commencement date. Each participant's account is credited with the participant's contributions, Company contributions, and actual earnings thereon. Investment income or loss is allocated based on the ratio of each participant's account balance. Contributions and earnings are allocated among investment options as selected by the participant. Participants may change their investment allocation at any time.

CONTRIBUTIONS

The Plan is funded through employee elective deferrals and Company contributions. A participant may elect to contribute a portion of his or her pretax compensation from 1% to 20%, subject to certain maximum limitations imposed by the Internal Revenue Code ("IRC") ($17,500 for 2014). Eligible participants are automatically enrolled into the Plan at a pre-tax deferral percentage of 3% to be increased annually beginning at 3 years of service by 1% up to a maximum of 6%. Employees who are eligible to make elective deferrals under the Plan and who have attained the age of fifty before the close of the plan year are also eligible to make catch-up contributions subject to the maximum limitation imposed by the IRC ($5,500 for 2014). Rollover contributions representing distributions from other qualified defined benefit or defined contribution plans are permitted by the Plan.

The Company makes matching contributions to the account of each eligible participant, matching up to 50% of the first 6% of each participant's elective deferrals. Participants must complete one hour of service within the six month time period following the participant's employment to be eligible for employer match contributions.

1 – DESCRIPTION OF PLAN

INVESTMENT OPTIONS

The Plan provides for participants to direct both their contributions and employer contributions into a variety of investment options in accordance with participant investment elections and the provisions of the Trust agreement. Participants should refer to the Plan website for additional fund information.

DISTRIBUTIONS TO PARTICIPANTS

Participants withdrawing amounts from their account during the year for reasons of disability, retirement, death (withdrawn by participant's estate), or termination are entitled to their vested account balance. Participants may also make hardship withdrawals on the balance of their account related to their elective deferral contributions. For vested account balances greater than $5,000, participants may elect a distribution in the form of rollovers, lump sums, in partial withdrawals, or installment payments. Upon termination, vested account balances less than $5,000 may be distributed to the applicable terminated participant within a reasonable time after terminating employment as either an involuntary lump-sum payment or by direct rollover into an individual retirement account.

FORFEITURES

Upon separation from service for any reason other than retirement, participants forfeit any unvested portion of their employer contributions. Forfeitures are used to reduce the Plan's expenses and then used to reduce any future employer contributions. Unallocated forfeitures of $37,047 and $82,422 were available for future use as of December 31, 2014 and 2013, respectively. During the year ended December 31, 2014, forfeitures of $73,115 and $23,391 were used to reduce employer contributions and pay Plan expenses, respectively.

VESTING

Participants are immediately vested in elective deferrals and rollover contributions plus any actual earnings thereon. Vesting in the Company's matching contributions plus actual earnings, thereon, is based on years of continuous service. Participants vest 20% per year beginning after one year of qualified service, and are 100% vested after five years of qualified service or upon occurrence of the participant's retirement, death, or disability, as defined by the Plan document.

1 – DESCRIPTION OF PLAN

NOTES RECEIVABLE FROM PARTICIPANTS

Borrowings are available to all participants. Notes receivable from participants are limited to a minimum of $1,000 up to a maximum of the lesser of $50,000 or 50% of their vested account balance, subject to certain restrictions as defined by the IRS. Any note must be repaid within five years unless for the purchase of a primary residence, in which case the repayment period may not exceed thirty years. Repayments are made through payroll deductions and are reinvested in the participant accounts according to individual investment elections. Loans are collateralized by the participant's vested account balance and bear interest at a reasonable rate as determined by the administrator. Notes receivable from participants as of December 31, 2014 have rates ranging of 4.25% to 8.25% and maturities from January 2015 through November 2024. Notes receivable from participants as of December 31, 2013 have rates ranging of 4.25% to 8.25% and maturities from January 2014 through December 2023. Participants may have two loans outstanding at a time.

ADMINISTRATIVE EXPENSES

The Company pays certain administrative expenses incurred by the Plan. Transaction costs incurred by the Plan are charged to the individual participant who initiated the transaction to which the charge related.

PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right to terminate the Plan at any time, subject to the provisions of ERISA. In the event the Plan is terminated, each of the participants will have a non-forfeitable 100% vested interest in his or her account balance, including all Company contributions, subject to payment of liquidation costs and expenses.

2 – SUMMARY OF ACCOUNTING POLICIES

BASIS OF ACCOUNTING

The financial statements of the Plan have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Investments in stable value common collective trusts, which are fully-benefit responsive and are held by a defined contribution plan, are required to be reported at fair value. However, contract value is the relevant measurement attributed for the portion of net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contract because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. The statements of net assets available for benefits present the fair value of the stable value common collective trust as well as the adjustment from fair value to contract value of the stable value common collective trust. The statement of changes in net assets available for benefits is prepared on a contract value basis.

ESTIMATES AND ASSUMPTIONS

The preparation of financial statements in conformity with U.S. GAAP requires the Plan's management to make estimates and assumptions that affect certain reported amounts of assets and liabilities, changes therein, and associated disclosures. Accordingly, actual results may vary from the estimates used in preparing the accompanying financial statements.

PAYMENT OF BENEFITS

Benefits are recorded when paid.

NOTES RECEIVABLE FROM PARTICIPANTS

Notes receivable from participants are measured at their unpaid principal balances plus any accrued but unpaid interest, which approximates fair value. Delinquent notes receivable from participants are reclassified as distributions based upon terms of the Plan document or loan policy of the Plan.

INVESTMENT VALUATION AND INCOME RECOGNITION

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. 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. The income earned on participant accounts is allocated on a daily basis using the previous day's ending account balance. Net appreciation includes the Plan's gain and losses on the investments bought and sold, as well as held during the year.

3 – FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") Topic 820 for Fair Value Measurements and Disclosures provides the framework for measuring and reporting the fair value of investments. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurement) and the lowest priority to unobservable inputs (level 3 measurements). 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.

Level 2 Significant observable inputs other than quoted prices in active markets for which inputs to the valuation methodology include:

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

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

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

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

In establishing a fair value hierarchy for the Plan's investments in accordance with ASC 820, the following methodologies were used for each type of investment:

Mutual funds of registered investment companies: Valued at the net asset value ("NAV") or quoted market prices of shares held by the Plan at year end.

Common collective trust: Valued at NAV of units of a bank collective trust. The NAV, as provided by the Trustee, is used as the practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. The practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment advisor reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

3 – FAIR VALUE MEASUREMENTS

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

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

	Level 1	Level 2	Level 3	Total
Mutual funds:				
Bond	$ 3,677,388	$ -	$ -	$ 3,677,388
Blended	2,951,656	-	-	2,951,656
Growth	13,362,874	-	-	13,362,874
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Target date	431,082	-	-	431,082
Value	7,867,962	-	-	7,867,962
Total mutual funds	28,989,365	-	-	28,989,365
Common collective trust:				
Stable value	-	5,617,956	-	5,617,956
Total assets at fair value	$ 28,989,365	$ 5,617,956	$ -	$ 34,607,321

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

	Level 1	Level 2	Level 3	Total
Mutual funds:				
Bond	$ 3,347,391	$ -	$ -	$ 3,347,391
Blended	1,977,462	-	-	1,977,462
Growth	14,102,611	-	-	14,102,611
Real estate	489,644	-	-	489,644
Value	7,453,979	-	-	7,453,979
Total mutual funds	27,371,087	-	-	27,371,087
Common collective trust:				
Stable value	-	4,612,299	-	4,612,299
Total assets at fair value	$ 27,371,087	$ 4,612,299	$ -	$ 31,983,386

4 – STABLE VALUE FUND

The Plan holds investments in the Prudential Stable Value Fund (the "Fund"), which contains underlying investment contracts through participation in the Wells Fargo Stable Return Fund A, a common collective trust. The fair value of the Fund is determined by the issuer of the Fund using a combination of readily available most recent market bid prices in the principal markets where such funds and securities are traded, pricing services that use valuation matrices incorporating dealer supplied valuations and valuation models, valuation inputs such as structure of the issue, cash flow assumptions and the value of underlying assets and guarantees.

The Fund primarily invests in investment contracts issued by financial companies including Guaranteed Investment Contracts ("GICs"), Separate Account GICs, and Security Backed Investment Contracts. GICs are issued by insurance companies which guarantee the return of principal and a stated rate of interest. Separate Account GICs are GICs issued by an insurance company and are maintained within a separate account. GICs are backed by the general account of the insurance company while Separate Account GICs are backed by a segregated pool of assets. Security Backed Investment Contracts are comprised of two components: investment contracts issued by a financial institution and underlying portfolios of fixed income securities (i.e. bonds) whose market prices fluctuate. The investment contract is designed to allow participants to transact at book value without reference to the price fluctuations of the underlying fixed income securities.

The estimated fair value of the Fund is NAV. The use of the net asset value as fair value is deemed appropriate as the Fund does not have a finite life, unfunded commitments relating to these investments, or significant restrictions on redemptions.

The NAV of the Fund is calculated daily and net investment income and realized and unrealized gains on investments are not distributed but reinvested and reflected in the net asset value of the fund. Units of the Fund are issued and redeemed at the latest net asset value.

The yield earned by the Fund at December 31, 2014 and 2013, was 1.40% and 1.36%, respectively. This represents the annualized earnings of all investments in the Fund, including the earnings recorded at the underlying collective trust funds, divided by the fair value of all investments in the Fund at December 31, 2014 and 2013.

The yield earned by the Fund with an adjustment to reflect the actual interest rate credited to participants in the Fund at December 31, 2014 and 2013, was 1.64% and 1.52%, respectively. This represents annualized earnings credited to participants in the Fund divided by the fair value of all investments in the Fund at December 31, 2014 and 2013.

5 – FINANCIAL INFORMATION CERTIFIED BY THE PLAN'S TRUSTEE (UNAUDITED)

The Company has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Company instructed the independent auditors not to perform any auditing procedures with respect to the following information certified as complete and accurate by the Trustee and party-in-interest as defined by ERISA, as of December 31, 2014 and 2013, and for the year ended December 31, 2014, except for comparing such information certified by the Trustee to information included in the Plan's financial statements and supplemental schedule. This information consists of the following:

	2014	2013
Investments at fair value:		
Mutual funds	$ 28,989,365	$ 27,371,087
Common collective trust, at fair value	5,617,956	4,612,299
Adjustment from fair value to contract value	(77,566)	(36,606)
Common collective trust, at contract value	5,540,390	4,575,693
Total investments	$ 34,607,321	$ 31,983,386
Notes receivable from participants	$ 1,137,360	$ 1,163,308
Interest and dividends	$ 476,858	
Interest on notes receivables from participants	$ 48,235	
Net appreciation in fair value of:		
Mutual funds	$ 1,406,669	
Common collective trust	26,912	
Net appreciation in fair value of investments	$ 1,433,581	

6 – INVESTMENTS

The following investment values represented 5% or more of net assets at December 31, 2014:

Prudential Stable Value Fund	$ 5,617,956
MFS International New Discovery Fund A	5,061,497
American Funds Growth Fund of America R3	5,032,716
Invesco Comstock A	3,357,343
Prudential Stock Index Fund Z	2,712,866
Prudential Government Income Fund A	2,573,578
Goldman Sachs Mid Cap Value Fund A	2,319,559
Prudential Jennison Mid Cap Growth Fund A	1,983,401

The following investment values represented 5% or more of net assets at December 31, 2013:

MFS International New Discovery Fund A	$ 5,358,688
American Funds Growth Fund of America R3	4,960,335
Prudential Stable Value Fund	4,612,299
Prudential Jennison Value Fund	2,884,900
Goldman Sachs Mid Cap Value Fund A	2,270,460
Prudential Government Income Fund A	2,257,177
Prudential Jennison Mid Cap Growth Fund A	1,968,374
Prudential Stock Index Fund Z	1,706,633

7 – TAX STATUS OF THE PLAN

The Company has adopted the Prudential Insurance Company of America Prototype Non-Standardized Profit Sharing Plan, which has been approved by the IRS on March 31, 2008, for use by employers as a qualified plan. The Plan is qualified under Section 401(a) of the Code and is exempt from federal income taxation. The Plan has been amended since receiving the determination letter. The Plan is required to operate in conformity with the Code to maintain its qualification. The Company believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan continues to be qualified and the related trust is tax exempt.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the DOL or IRS. 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 examination for years prior to 2011.

8 – PARTY-IN-INTEREST TRANSACTIONS

The Plan investments include shares of mutual funds of registered investment companies, managed by Prudential, and a stable value common collective trust, managed by Prudential Retirement Insurance and Annuity Company, an affiliate of Prudential. Prudential acted in capacity as a Trustee to the Plan during the year; therefore, these investments qualify as party-in-interest investments.

9 – RISKS AND UNCERTAINTIES

The Plan provides for various investment options in mutual funds and a stable value common collective trust. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participant account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

10 – SUBSEQUENT EVENTS

The Company has evaluated events and transactions occurring after December 31, 2014, the Statements of Net Assets Available for Benefits date, through October 15, 2015, the date of the financial statements were issued, and determined no such events or transactions which would impact the financial statements for the year ended December 31, 2014 except as follows:

Effective October 1, 2015, the Plan was amended and restated due to the change in the Plan Trustee to Fidelity Management Trust Company. Additionally, the CompuPay 401(k) Plan merged into the Plan concurrently with the change in Trustee.

SUPPLEMENTAL SCHEDULE

BENEFITMALL 401(K) PLAN

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

Employer ID Number: 95-4018229, Plan Number 001

December 31, 2014

(a)	(b) Identity of Issue	(c) Description of Investment	(e)	Current Value
	Mutual funds:			
	Goldman Sachs	Goldman Sachs Mid Cap Value Fund A	$	2,319,559
	American Funds	American Funds Growth Fund of America R3		5,032,716
*	Prudential Investments LLC	Prudential Government Income Fund A		2,573,578
*	Prudential Investments LLC	Prudential Jennison Mid Cap Growth Fund A		1,983,401
	MFS Investment Management	MFS International New Discovery Fund A		5,061,497
	Fidelity Investments	Fidelity Advisor Stock Select Mid Cap Fund T		1,285,260
*	Prudential Investments LLC	Prudential Stock Index Fund Z		2,712,866
	Allianz Global Investors	AllianzGI NFJ Small Cap Value A		1,181,335
	Fidelity Investments	Fidelity Advisor Strategic Income Fund T		1,103,390
	Invesco	Invesco Comstock A		3,357,343
	JP Morgan	JP Morgan SmartRetirement 2055 A		6,026
	JP Morgan	JP Morgan SmartRetirement Income A		420
	JP Morgan	JP Morgan SmartRetirement 2015 A		143,185
	JP Morgan	JP Morgan SmartRetirement 2015 A		204,832
	JP Morgan	JP Morgan SmartRetirement 2015 A		557
	JP Morgan	JP Morgan SmartRetirement 2015 A		54,852
	JP Morgan	JP Morgan SmartRetirement 2015 A		3,508
	JP Morgan	JP Morgan SmartRetirement 2015 A		6,043
	JP Morgan	JP Morgan SmartRetirement 2015 A		6,038
	JP Morgan	JP Morgan SmartRetirement 2015 A		6,041
	MFS Investment Management	MFS New Discovery R3		625,522
	Nuveen	Nuveen Mid Cap Index R3		308,719
	Principal	Principal SmallCap S&P 600		75,484
	PIMCO Funds	Pimco Real Estate Return Strategy A		698,403
	American Funds	American Funds Europacific Growth Fund R3		238,790
	Total mutual funds of registered investment companies			28,989,365
	Common collective trust			
	Wells Fargo Bank Minnesota, N.A.	Prudential Stable Value Fund		5,617,956
	Notes receivable from participants:			
*	Plan participants	Notes receivable from participants with interest rates ranging from 4.25% to 8.25% and maturity dates from January 2015 through November 2024.		1,137,360
	Total		$	35,744,681

* Indicates party in interest to the plan.

** Column (d) cost information omitted for participant-directed investments.