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 07/01/2014 and ending 06/30/2015

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
CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 005

1c Effective date of plan 07/01/1987

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

P.O. BOX 378
UTICA, NY 13503-0378

2b Employer Identification Number (EIN)
15-0620960

2c Plan Sponsor's telephone number
315-797-2240

2d Business code (see instructions)
424700

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.	12/21/2015	JAMES G CLIFFORD
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Preparer's telephone number (optional)

3a Plan administrator's name and address ☐ Same as Plan Sponsor

CLIFFORD FUEL COMPANY, INC.

P.O. BOX 378
UTICA, NY 13503-0378

3b Administrator's EIN: 15-0620960

3c Administrator's telephone number: 315-797-2240

4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report:

a Sponsor's name

4b EIN

4c PN

5	Total number of participants at the beginning of the plan year	**5**	166
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)**	157
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	135
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	26
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	161
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	1
f	Total. Add lines **6d** and **6e**.	**6f**	162
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	154
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	23
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

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

9a Plan funding arrangement (check all that apply)

- **(1)** [X] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [X] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

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

a Pension Schedules

- **(1)** [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)** [X] 1 **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [ ] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2014

This Form is Open to Public Inspection

For calendar plan year 2014 or fiscal plan year beginning 07/01/2014 and ending 06/30/2015

A Name of plan
CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL COMPANY, INC.

D Employer Identification Number (EIN)
15-0620960

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

1 Coverage Information:

(a) Name of insurance carrier

COLUMBIAN MUTUAL LIFE INSURANCE COMPANY

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
15-0274455	62103	C001001587	1	07/01/2014	06/30/2015

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

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

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶ FLEX PREMIUM-ADJUSTABLE LIFE

b	Premiums paid to carrier	6b	287
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

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

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ [ ]

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

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

b	Balance at the end of the previous year			7b	0
c	Additions: (1) Contributions deposited during the year	7c(1)			
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)			
	(4) Transferred from separate account	7c(4)			
	(5) Other (specify below) ▶	7c(5)			
	(6) Total additions			7c(6)	0
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	0
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)			
	(2) Administration charge made by carrier	7e(2)			
	(3) Transferred to separate account	7e(3)			
	(4) Other (specify below) ▶	7e(4)			
	(5) Total deductions			7e(5)	0
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	0

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	0
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	0
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount			**10b**	

Specify nature of costs ▶

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500)	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 07/01/2014 and ending 06/30/2015

A Name of plan
CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL COMPANY, INC.

D Employer Identification Number (EIN)
15-0620960

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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)

MORGANSTANLEYSMITHBARNEY

106 BUSINESS PARK DRIVE
UTICA, NY 13502

26-4310632

(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?
50 49 27 63 72	NONE	33322	Yes [X] No [ ]	Yes [ ] No [X]	0	Yes [ ] No [X]

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2014

This Form is Open to Public Inspection

For calendar plan year 2014 or fiscal plan year beginning 07/01/2014 and ending 06/30/2015

A Name of plan
CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL COMPANY, INC.

D Employer Identification Number (EIN)
15-0620960

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	5890	5956
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	259624	281560
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	7514	15127
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	398829	480959
(2) U.S. Government securities	1c(2)	565573	645366
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	626118	504952
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	1272442	1354584
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(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)	1704017	1768503
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	0	0

		(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	4840007	5057007
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	283	691
k Total liabilities (add all amounts in lines 1g through1j)	1k	283	691
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	4839724	5056316

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)	281560	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		281560
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		0
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	153934	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		153934
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	175402	
(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)		175402
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-228346	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		-228346

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		382550
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	132295	
(2) To insurance carriers for the provision of benefits	2e(2)	287	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		132582
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	33322	
(4) Other	2i(4)	54	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		33376
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		165958
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		216592
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) [X] Unqualified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

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

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

(1) Name: BONADIO & CO., LLP **(2)** EIN: 16-1131146

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		400000
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 07/01/2014 and ending 06/30/2015

A Name of plan
CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL COMPANY, INC.

D Employer Identification Number (EIN)
15-0620960

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): 16-1065416

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: 0.0% 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):

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

Financial Statements as of
June 30, 2015 and 2014
Together with
Independent Auditor's Report

Bonadio & Co., LLP
Certified Public Accountants

Bonadio & Co., LLP
Certified Public Accountants

INDEPENDENT AUDITOR'S REPORT

December 16, 2015

To the Plan Administrator of
Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan:

Report on the Financial Statements
We have audited the accompanying financial statements of Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan, which comprise the statement of net assets available for benefits as of June 30, 2015, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

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

Auditor's Responsibility
Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal controls relevant to the Plan's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion
In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan as of June 30, 2015, and the changes in its net assets available for benefits for the year then ended in accordance with accounting principles generally accepted in the United States of America.

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p (315) 476-4004
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(Continued)

INDEPENDENT AUDITOR'S REPORT
(Continued)

Other Matter - 2014 Financial Statements
The financial statements of the Plan as of and for the year ended June 30, 2014, were audited by Testone, Marshall & Discenza, LLP (predecessor auditors), who merged with Bonadio & Co., LLP as of January 1, 2015, and whose report, dated December 19, 2014, expressed an unmodified opinion on those statements.

Report on Supplemental Information
Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of schedule H, line 4i - schedule of assets (held at end of year) as of June 30, 2015 is presented for the purpose of additional analysis and is not a required part of the financial statements but is supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Bonadio & Co., LLP

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
JUNE 30, 2015 AND 2014

	2015	2014
INVESTMENTS, AT FAIR VALUE:		
Money market fund	$ 480,959	$ 398,829
Mutual funds	1,768,503	1,704,017
Common stocks	1,354,584	1,272,442
Corporate bonds	504,952	626,118
Government and agency obligations	645,366	565,573
Total investments, at fair value	4,754,364	4,566,979
RECEIVABLES:		
Company contributions	281,560	259,624
Accrued interest and dividends	6,230	7,514
Other	8,897	-
Total receivables	296,687	267,138
CASH	5,265	5,607
NET ASSETS AVAILABLE FOR BENEFITS	$ 5,056,316	$ 4,839,724

The accompanying notes are an integral part of these statements.

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED JUNE 30, 2015 AND 2014

	2015	2014
ADDITIONS:		
Investment income -		
Interest and dividend income	$ 152,650	$ 107,111
Net appreciation (depreciation) in fair value of investments	(51,660)	390,932
	100,990	498,043
Investment expenses	(33,376)	(30,565)
Total investment income, net	67,614	467,478
Company contributions	281,560	259,624
Total additions	349,174	727,102
DEDUCTIONS:		
Benefits paid to participants	132,295	123,081
Premiums paid to insurance carrier	287	287
Total deductions	132,582	123,368
CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS	216,592	603,734
NET ASSETS AVAILABLE FOR BENEFITS - beginning of year	4,839,724	4,235,990
NET ASSETS AVAILABLE FOR BENEFITS - end of year	$ 5,056,316	$ 4,839,724

The accompanying notes are an integral part of these statements.

1. DESCRIPTION OF PLAN

The following description of the Clifford Fuel Co., Inc. (the Company) Employees' 401(k) Savings and Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all full-time employees of the Company who meet certain eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Eligibility

Employees are eligible to receive employer contributions after the attainment of age twenty-one and have completed one year of service.

Contributions

Each year, the Company may make a discretionary contribution which is not conditioned on profits. The discretionary contribution is allocated based on each participant's compensation and a classification group. In order to receive an allocation of a discretionary contribution, participants must have completed a minimum of 1,000 hours of service during the Plan year and be employed on the last day of the Plan year. Contributions are subject to certain limitations.

Participant Accounts

Each participant's account is credited with an allocation of the Company's discretionary contribution, Plan earnings/losses and investment expenses. Allocations are based on participant compensation or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Vesting in the Company's discretionary contribution portion of their accounts plus earnings/losses thereon is based on years of continuous service as follows:

Years of Service	Percent Vested
Less than 2	0%
2 but less than 3	20%
3 but less than 4	40%
4 but less than 5	60%
5 but less than 6	80%
6 or more	100%

1. DESCRIPTION OF PLAN (Continued)

Payment of Benefits

On termination of service due to death, disability or retirement, a participant may elect to receive an amount equal to the value of the participant's vested interest in his or her account in either a lump sum amount, or in monthly, quarterly, or annual cash installments over a period to be determined by the participant or his beneficiary. The period over which such a payment is to be made shall not extend beyond the participant's life expectancy or the life expectancy of the participant and his designated beneficiary. Options for a life annuity or a joint life and last survivor annuity are also available. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as an automatic rollover IRA unless the participant elects otherwise.

Hardship withdrawals are permitted by the Plan for the purchase of a principal residence, tuition and related expenses for post-secondary education, medical expenses not covered by insurance, to prevent eviction from or foreclosure on a principal residence, for certain burial or funeral expenses, and for the repair to a principal residence resulting from a casualty. Participants may withdraw employee contributions plus their respective earnings subject to certain limitations.

Forfeited Accounts

Forfeited accounts are used to reduce employer contributions. The Company used $8,049 and $15,663 in forfeited funds to reduce the Company contribution for the Plan years ending June 30, 2015 and 2014, respectively. There was no forfeited non-vested account balance as of June 30, 2015 or 2014.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements of the Plan have been prepared in conformity with accounting principles generally accepted in the United States of America.

Payment of Benefits

Benefits are recorded when paid.

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. Net appreciation (depreciation) in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

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 and the level of uncertainty related to changes in the fair value of investment securities, it is at least reasonably possible that changes in risks in the near-term would materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Allocated Contract

The Plan has a contract with an insurance company for an individual life insurance policy on a key employee. The insurance benefits are fully guaranteed by the insurance company. Therefore, the allocated contract and related benefit obligation are excluded from the Plan's financial statements.

Administrative and Investment Expenses

All expenses of maintaining the Plan are paid by the Company and are excluded from these financial statements. Expenses related to investment management are netted with investment income.

Fair Value Measurement - Definition and Hierarchy

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

- *Level 2*: Inputs to the valuation methodology include:

    - quoted prices for similar assets or liabilities in active markets;
    - quoted prices for identical or similar assets or liabilities in 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 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.

A description of where the Plan's investments fall within the ASC 820 hierarchy is provided in Note 4. There were no transfers between levels of the fair value hierarchy during 2015 or 2014.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Use of Estimates
The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts of assets, liabilities, and changes therein, and disclosures of contingent assets and liabilities. Actual results could differ from these estimates.

3. INVESTMENTS

The following represents investment balances amounting to 5% or more of net assets available for benefits at June 30:

	2015	2014
MS Liquid Asset Fund	$ 480,959	$ 398,829

During 2015 and 2014, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated (depreciated) in value by $(51,660) and $390,932 as follows:

	2015	2014
Mutual funds	$ (107,789)	$ 171,393
Common stocks	68,313	226,256
Corporate bonds	(8,648)	(394)
Government and agency obligations	(3,536)	(6,323)
Net appreciation (depreciation) in fair value of investments	$ (51,660)	$ 390,932

4. FAIR VALUE MEASUREMENTS

The following is a description of the valuation methodologies used for assets measured at fair value. There were no changes in the methodologies used at June 30, 2015 and 2014.

- *Money market account:* valued at cost plus accrued interest, which approximates fair value.
- *Common stocks, corporate bonds and government and agency obligations:* valued at the closing price reported in the active market where the assets are traded.
- *Mutual funds:* valued at the net asset value of shares held by the Plan at year end.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although 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.

4. FAIR VALUE MEASUREMENTS (Continued)

The following tables set forth by level, within the fair value hierarchy, the Plan's fair value measurement at June 30, 2015 and 2014.

Fair value measurement at June 30, 2015:

	Level 1	Level 2	Level 3	Total
Money market account	$ 480,959	$ -	$ -	$ 480,959
Mutual funds:				
Large cap funds	328,427	-	-	328,427
Mid cap funds	121,527	-	-	121,527
Small cap funds	178,742	-	-	178,742
Bond funds	254,736	-	-	254,736
Index funds	290,302	-	-	290,302
International funds	594,769	-	-	594,769
Total mutual funds	1,768,503	-	-	1,768,503
Common stocks:				
Consumer cyclical	157,937	-	-	157,937
Consumer defensive	122,379	-	-	122,379
Energy	62,338	-	-	62,338
ETF	304,822	-	-	304,822
Financial	83,330	-	-	83,330
Healthcare	185,582	-	-	185,582
Industrial	90,738	-	-	90,738
Information technology	203,044	-	-	203,044
Materials	21,407	-	-	21,407
REIT	88,645	-	-	88,645
Telecommunications services	22,746	-	-	22,746
Utilities	11,616	-	-	11,616
Total common stocks	1,354,584	-	-	1,354,584
Corporate bonds:				
Long-term	61,425	-	-	61,425
Short-term	443,527	-	-	443,527
Total corporate bonds	504,952	-	-	504,952
Government and agency obligations:				
Long-term	132,061	-	-	132,061
Short-term	513,305	-	-	513,305
Total government and agency obligations	645,366	-	-	645,366
Total investments at fair value	$ 4,754,364	$ -	$ -	$ 4,754,364

4. FAIR VALUE MEASUREMENTS (Continued)

Fair value measurement at June 30, 2014:

	Level 1	Level 2	Level 3	Total
Money market fund	$ 398,829	$ -	$ -	$ 398,829
Mutual funds:				
Large cap funds	347,616	-	-	347,616
Mid cap funds	133,961	-	-	133,961
Small cap funds	181,440	-	-	181,440
Bond funds	450,482	-	-	450,482
Index funds	155,067	-	-	155,067
International funds	435,451	-	-	435,451
Total mutual funds	1,704,017	-	-	1,704,017
Common stocks:				
Consumer cyclical	212,656	-	-	212,656
Consumer defensive	73,519	-	-	73,519
Energy	122,475	-	-	122,475
Financial	248,903	-	-	248,903
Healthcare	129,266	-	-	129,266
Industrial	151,380	-	-	151,380
Information technology	208,531	-	-	208,531
Materials	84,724	-	-	84,724
REIT	30,091	-	-	30,091
Telecommunications services	5,466	-	-	5,466
Utilities	5,431	-	-	5,431
Total common stocks	1,272,442	-	-	1,272,442
Corporate bonds:				
Long-term	21,629	-	-	21,629
Short-term	604,489	-	-	604,489
Total corporate bonds	626,118	-	-	626,118
Government and agency obligations:				
Long-term	144,844	-	-	144,844
Short-term	420,729	-	-	420,729
Total government and agency obligations	565,573	-	-	565,573
Total investments at fair value	$ 4,566,979	$ -	$ -	$ 4,566,979

5. PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by Morgan Stanley Smith Barney (MSSB), who acts as the custodian and investment advisor of the Plan; therefore, transactions qualify as party-in-interest transactions. Fees paid to MSSB by the Plan for investment management services amounted to $33,376 and $30,565 for the years ended June 30, 2015 and 2014, respectively.

6. INCOME TAX STATUS

The Internal Revenue Service has determined and informed the Company by a letter dated March 16, 2010 that the Plan is in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

7. PLAN TERMINATION

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

8. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of benefits paid to participants per the financial statements for the year ended June 30, 2014, to Form 5500:

Benefits paid to participants per the financial statements	$	123,081
Less: Amounts allocated to withdrawing participants at June 30, 2013		(2,652)
Benefits paid to participants per the Form 5500	$	120,429

Amounts allocated to withdrawing participants are recorded on the Form 5500 for benefit claims that have been processed and approved for payment prior to year-end, but not yet paid as of that date.

There were no reconciling items for the year ended June 30, 2015.

9. SUBSEQUENT EVENTS

Subsequent events have been evaluated through December 16, 2015, the date the financial statements were available to be issued.

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2015

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party		(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney - Mutual Fund	3,475.98 SHS	AB SEL US LG/SHT ADV	$ 41,450	$ 41,225
*	Morgan Stanley Smith Barney - Mutual Fund	1,245.19 SHS	AMERICAN EUROPACIFIC GRW F2	52,756	62,720
*	Morgan Stanley Smith Barney - Mutual Fund	3,139.01 SHS	AQR MANAGED FUTURES STRATEGY I	35,000	33,211
*	Morgan Stanley Smith Barney - Mutual Fund	2,371.91 SHS	BARON SMALL CAP INSTL	50,409	83,728
*	Morgan Stanley Smith Barney - Mutual Fund	5,090.61 SHS	BLACKROCK GLOBAL ALLOCATION I	99,082	104,206
*	Morgan Stanley Smith Barney - Mutual Fund	3,431.37 SHS	BLACKROCH GLB LONG/SHORT EQ I	40,039	40,284
*	Morgan Stanley Smith Barney - Mutual Fund	6,797.64 SHS	BLACKROCK GLOBAL L/S CREDIT I	72,398	71,307
*	Morgan Stanley Smith Barney - Mutual Fund	9,985.08 SHS	BLACKROCK STRATEGIC INC OPP I	100,505	100,650
*	Morgan Stanley Smith Barney - Mutual Fund	1,740.94 SHS	CLEARBRIDGE APPRECIATION I	25,000	35,794
*	Morgan Stanley Smith Barney - Mutual Fund	1,628.76 SHS	FIDELITY ADV BIOTECHNOLOGY I	35,673	52,072
*	Morgan Stanley Smith Barney - Mutual Fund	3,437.96 SHS	FIRST EAGLE OVERSEAS I	78,647	81,136
*	Morgan Stanley Smith Barney - Mutual Fund	6,251.49 SHS	FRANKLIN UTILITIES ADVISOR	80,970	99,649
*	Morgan Stanley Smith Barney - Mutual Fund	4,649.28 SHS	INVESCO BALANCED-RISK ALLOC Y	58,951	54,350
*	Morgan Stanley Smith Barney - Mutual Fund	2,267.19 SHS	IVY ASSET STRATEGY I	60,693	58,425
*	Morgan Stanley Smith Barney - Mutual Fund	1,166.17 SHS	IVY MID CAP GROWTH I	28,428	28,734
*	Morgan Stanley Smith Barney - Mutual Fund	1,089.96 SHS	JP MORGAN MID CAP VALUE S	26,290	40,721
*	Morgan Stanley Smith Barney - Mutual Fund	1,817.16 SHS	MFS INTERNATIONAL NEW DISC I	46,947	53,643
*	Morgan Stanley Smith Barney - Mutual Fund	2,116.85 SHS	MFS INTERNATIONAL VALUE I	75,000	77,477
*	Morgan Stanley Smith Barney - Mutual Fund	1,080.18 SHS	OAKMARK I	61,132	71,487
*	Morgan Stanley Smith Barney - Mutual Fund	2,483.95 SHS	OAKMARK INTERNATL I	63,476	61,055
*	Morgan Stanley Smith Barney - Mutual Fund	8,70.58 SHS	OPPENHEIMER DEVELOPING MKTS Y	28,999	30,374
*	Morgan Stanley Smith Barney - Mutual Fund	1,159.30 SHS	OPPENHEIMER INTL SM COM Y	35,268	41,874
*	Morgan Stanley Smith Barney - Mutual Fund	1,098.79 SHS	PRUDENTIAL GLB REAL ESTATE Z	25,587	26,415
*	Morgan Stanley Smith Barney - Mutual Fund	5,268.74 SHS	RAMIUS TRDG STRAT MNGD FUTRS I	54,843	52,108
*	Morgan Stanley Smith Barney - Mutual Fund	4,738.81 SHS	ROYCE PREMIER INV	73,187	95,013
*	Morgan Stanley Smith Barney - Mutual Fund	1,529.85 SHS	THORNBURG INV INC BUILDER I	28,762	32,647
*	Morgan Stanley Smith Barney - Mutual Fund	7,768.05 SHS	VANGUARD SH TM INVT GR INV	83,125	82,808
*	Morgan Stanley Smith Barney - Mutual Fund	3,835.09 SHS	VIRTUS INSIGHT EMERG MKTS I	40,000	38,082
*	Morgan Stanley Smith Barney - Mutual Fund	2,758.62 SHS	VIRTUS SECTOR TREND I	32,000	31,448
*	Morgan Stanley Smith Barney - Mutual Fund	2,120.23 SHS	VIRTUS FOREIGN OPPORT I	60,243	60,109
*	Morgan Stanley Smith Barney - Mutual Fund	1,307.22 SHS	VOYA REAL ESTATE I	26,207	25,752
*	Morgan Stanley Smith Barney - Common Stk	169 SHS	ABBOTT LABORATORIES	5,642	8,295
*	Morgan Stanley Smith Barney - Common Stk	21 SHS	ADVANCE AUTO PARTS	3,213	3,346
*	Morgan Stanley Smith Barney - Common Stk	26 SHS	AETNA INC (NEW)(CT)	3,272	3,314
*	Morgan Stanley Smith Barney - Common Stk	98 SHS	AGILENT TECHNOLOGIES	3,033	3,781
*	Morgan Stanley Smith Barney - Common Stk	45 SHS	ALEXION PHARM INC	7,681	8,135
*	Morgan Stanley Smith Barney - Common Stk	34 SHS	ALLERGAN PLC SHS	8,711	10,318
*	Morgan Stanley Smith Barney - Common Stk	190 SHS	ALLSTATE CORP	11,619	12,325
*	Morgan Stanley Smith Barney - Common Stk	42 SHS	AMAZON COM INC	9,407	18,232
*	Morgan Stanley Smith Barney - Common Stk	52 SHS	AMERICAN EXPRESS CO	4,162	4,041
*	Morgan Stanley Smith Barney - Common Stk	153 SHS	AMERICAN TOWER REIT COM	6,693	14,273
*	Morgan Stanley Smith Barney - Common Stk	37 SHS	AMGEN INC	5,157	5,680
*	Morgan Stanley Smith Barney - Common Stk	82 SHS	ANADARKO PETE	7,262	6,401
*	Morgan Stanley Smith Barney - Common Stk	355 SHS	APPLE INC	28,933	44,526
*	Morgan Stanley Smith Barney - Common Stk	232 SHS	ARCHER DANIELS MIDLAND	11,742	11,187
*	Morgan Stanley Smith Barney - Common Stk	37 SHS	ASHLAND INC NEW	4,722	4,510
*	Morgan Stanley Smith Barney - Common Stk	332 SHS	AT&T INC	11,623	11,793
*	Morgan Stanley Smith Barney - Common Stk	42 SHS	BAKER HUGHES INC	2,584	2,591
*	Morgan Stanley Smith Barney - Common Stk	304 SHS	BANK OF NEW YORK MELLON CORP	11,763	12,759

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2015

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party		(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney - Common Stk	165 SHS	BAXTER INTL INC	$ 11,765	$ 11,538
*	Morgan Stanley Smith Barney - Common Stk	315 SHS	BB&T CORP	11,751	12,698
*	Morgan Stanley Smith Barney - Common Stk	29 SHS	BIOGEN IDEC INC	10,156	11,714
*	Morgan Stanley Smith Barney - Common Stk	42 SHS	BOEING CO	6,443	5,826
*	Morgan Stanley Smith Barney - Common Stk	77 SHS	BORG WARNER INC	4,274	4,377
*	Morgan Stanley Smith Barney - Common Stk	389 SHS	CA INCORPORATED	11,684	11,394
*	Morgan Stanley Smith Barney - Common Stk	154 SHS	CARDINAL HEALTH INC	11,735	12,882
*	Morgan Stanley Smith Barney - Common Stk	185 SHS	CBRE GROUP INC	4,274	6,845
*	Morgan Stanley Smith Barney - Common Stk	109 SHS	CERNER CORP	5,945	7,528
*	Morgan Stanley Smith Barney - Common Stk	96 SHS	CHEVRON CORP	11,624	9,261
*	Morgan Stanley Smith Barney - Common Stk	5 SHS	CHIPOTLE MEXICAN GRILL INC COM	3,356	3,025
*	Morgan Stanley Smith Barney - Common Stk	23 SHS	CIGNA CORPORATION COM	3,856	3,726
*	Morgan Stanley Smith Barney - Common Stk	478 SHS	CISCO SYS INC	10,022	13,126
*	Morgan Stanley Smith Barney - Common Stk	229 SHS	COCA COLA CO	9,797	8,984
*	Morgan Stanley Smith Barney - Common Stk	60 SHS	COCA-COLA ENTERPRISES INC. NEW	2,881	2,606
*	Morgan Stanley Smith Barney - Common Stk	129 SHS	COLGATE PALMOLIVE CO	7,914	8,438
*	Morgan Stanley Smith Barney - Common Stk	195 SHS	COMCAST CORP (NEW) CLASS A	10,268	11,727
*	Morgan Stanley Smith Barney - Common Stk	151 SHS	CONOCOPHILLIPS	11,759	9,273
*	Morgan Stanley Smith Barney - Common Stk	370 SHS	CONS DISCRET SEL SECT SPDR FD	28,051	28,298
*	Morgan Stanley Smith Barney - Common Stk	108 SHS	COSTCO WHOLESALE CORP NEW	5,882	14,586
*	Morgan Stanley Smith Barney - Common Stk	26 SHS	CUMMINS INC	3,713	3,411
*	Morgan Stanley Smith Barney - Common Stk	114 SHS	CVS CAREMARK CORP	3,650	11,957
*	Morgan Stanley Smith Barney - Common Stk	79 SHS	DANAHER CORPORATION	4,476	6,762
*	Morgan Stanley Smith Barney - Common Stk	161 SHS	DU PONT EI DE NEMOURS & CO	11,616	10,296
*	Morgan Stanley Smith Barney - Common Stk	209 SHS	EDISON INTERNATIONAL	11,719	11,616
*	Morgan Stanley Smith Barney - Common Stk	412 SHS	EMC CORP MASS	9,953	10,873
*	Morgan Stanley Smith Barney - Common Stk	57 SHS	EQUINIX INC COM PAR $0.001	9,151	14,478
*	Morgan Stanley Smith Barney - Common Stk	140 SHS	EXPRESS SCRIPTS HLDG CO COM	12,225	12,452
*	Morgan Stanley Smith Barney - Common Stk	156 SHS	FACEBOOK INC CL-A	6,476	13,379
*	Morgan Stanley Smith Barney - Common Stk	122 SHS	FIRST REPUBLIC BANK	5,746	7,690
*	Morgan Stanley Smith Barney - Common Stk	590 SHS	FIRST TRUST LARGE CAP CORE ETF	21,112	27,000
*	Morgan Stanley Smith Barney - Common Stk	2,091 SHS	FIRST TRUST NORTH AMERICAN E	47,063	53,049
*	Morgan Stanley Smith Barney - Common Stk	538 SHS	FIRST TR MLD CP COR ALPHDX ETF	29,404	28,938
*	Morgan Stanley Smith Barney - Common Stk	42 SHS	FLEETCOR TECHNOLOGIES	5,612	6,555
*	Morgan Stanley Smith Barney - Common Stk	112 SHS	FORTUNE BRANDS HOME & SEC INC	5,234	5,132
*	Morgan Stanley Smith Barney - Common Stk	59 SHS	GILEAD SCIENCE	3,417	6,908
*	Morgan Stanley Smith Barney - Common Stk	22 SHS	GOOGLE INC CL C	6,182	11,451
*	Morgan Stanley Smith Barney - Common Stk	26 SHS	GOOGLE INC-CL A	8,397	14,041
*	Morgan Stanley Smith Barney - Common Stk	106 SHS	HAIN CELESTIAL GROUP INC	4,236	6,981
*	Morgan Stanley Smith Barney - Common Stk	214 SHS	HALLIBURTON CO	13,312	9,217
*	Morgan Stanley Smith Barney - Common Stk	150 SHS	HALLIBURTON CO	8,657	6,461
*	Morgan Stanley Smith Barney - Common Stk	619 SHS	HEALTH CARE SEL SECT SPDR FD	22,266	46,047
*	Morgan Stanley Smith Barney - Common Stk	94 SHS	HOME DEPOT INC	7,846	10,446
*	Morgan Stanley Smith Barney - Common Stk	121 SHS	HONEYWELL INTERNATIONAL INC	7,213	12,338
*	Morgan Stanley Smith Barney - Common Stk	95 SHS	INGERSOLL-RAND PLC SHS	6,050	6,405
*	Morgan Stanley Smith Barney - Common Stk	346 SHS	INTEL CORP	11,746	10,524
*	Morgan Stanley Smith Barney - Common Stk	30 SHS	INTERCONTINENTALEXCHANGE GROUP	5,381	6,708
*	Morgan Stanley Smith Barney - Common Stk	83 SHS	INTUIT INC	7,818	8,364
*	Morgan Stanley Smith Barney - Common Stk	9 SHS	INTUITIVE SURGICAL INC	4,537	4,361

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2015

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value		(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney - Common Stk	2,184 SHS	ISHARES MSCI JAPAN ETF	$ 27,999	$ 27,978
*	Morgan Stanley Smith Barney - Common Stk	217 SHS	ISHARES SMALL CAP 600 G ETF	28,073	28,427
*	Morgan Stanley Smith Barney - Common Stk	265 SHS	ISHARES S&P 500 GRWTH ETF	28,016	30,173
*	Morgan Stanley Smith Barney - Common Stk	171 SHS	ISHARES S&P MID-CAP 400 G ETF	29,343	28,985
*	Morgan Stanley Smith Barney - Common Stk	263 SHS	JOHNSON CONTROLS INCORPORATED	11,748	13,026
*	Morgan Stanley Smith Barney - Common Stk	109 SHS	JOHNSON & JOHNSON	11,678	10,623
*	Morgan Stanley Smith Barney - Common Stk	78 SHS	KANSAS CY SOUTHN IND NEW	7,987	7,114
*	Morgan Stanley Smith Barney - Common Stk	224 SHS	KATE SPADE & CO COM	6,765	4,825
*	Morgan Stanley Smith Barney - Common Stk	41 SHS	KEURIG GREEN MOUNTAIN INC	4,753	3,142
*	Morgan Stanley Smith Barney - Common Stk	139 SHS	KRAFT FOODS GROUP INC COM	7,815	11,834
*	Morgan Stanley Smith Barney - Common Stk	73 SHS	L BRANDS INC COM	3,770	6,258
*	Morgan Stanley Smith Barney - Common Stk	43 SHS	LINKEDIN CORP-A	8,680	8,885
*	Morgan Stanley Smith Barney - Common Stk	221 SHS	LOWES COMPANIES INC	11,766	14,800
*	Morgan Stanley Smith Barney - Common Stk	340 SHS	MARATHON OIL CO	12,636	9,024
*	Morgan Stanley Smith Barney - Common Stk	227 SHS	MARSH & MCLENNAN COS INC	11,789	12,871
*	Morgan Stanley Smith Barney - Common Stk	86 SHS	MASTERCARD INC CL A	7,710	8,039
*	Morgan Stanley Smith Barney - Common Stk	73 SHS	MC CORMICK AND CO NON VOTING	4,832	5,909
*	Morgan Stanley Smith Barney - Common Stk	45 SHS	MCKESSON CORP	6,395	10,116
*	Morgan Stanley Smith Barney - Common Stk	196 SHS	MERCK & CO INC NEW COM	11,731	11,158
*	Morgan Stanley Smith Barney - Common Stk	192 SHS	MICROSOFT CORP	6,116	8,477
*	Morgan Stanley Smith Barney - Common Stk	339 SHS	MONDELEZ INTL INC COM	11,770	13,946
*	Morgan Stanley Smith Barney - Common Stk	126 SHS	MYLAN INC	7,271	8,550
*	Morgan Stanley Smith Barney - Common Stk	12 SHS	NETFLIX INC	4,215	7,883
*	Morgan Stanley Smith Barney - Common Stk	113 SHS	NIKE INC B	5,291	12,206
*	Morgan Stanley Smith Barney - Common Stk	91 SHS	NORTHROP GRUMMAN CP (HLDG CO)	11,723	14,435
*	Morgan Stanley Smith Barney - Common Stk	63 SHS	NXP SEMICONDUCTORS NV	6,374	6,187
*	Morgan Stanley Smith Barney - Common Stk	130 SHS	OCCIDENTAL PETROLEUM CORP DE	10,803	10,110
*	Morgan Stanley Smith Barney - Common Stk	235 SHS	ORACLE CORP	7,637	9,471
*	Morgan Stanley Smith Barney - Common Stk	300 SHS	PFIZER INC	5,953	10,059
*	Morgan Stanley Smith Barney - Common Stk	77 SHS	PHILIP MORRIS INTL INC	6,557	6,173
*	Morgan Stanley Smith Barney - Common Stk	9 SHS	PRICELINE GRP INC COM NEW	7,366	10,362
*	Morgan Stanley Smith Barney - Common Stk	76 SHS	PVH CORPORATION	5,455	8,755
*	Morgan Stanley Smith Barney - Common Stk	1,124 SHS	PWR SH DB US $ IND BULL FD ETF	29,302	28,134
*	Morgan Stanley Smith Barney - Common Stk	172 SHS	QUALCOMM INC	9,501	10,772
*	Morgan Stanley Smith Barney - Common Stk	192 SHS	QUEST DIAGNOSTICS INC	11,723	13,924
*	Morgan Stanley Smith Barney - Common Stk	117 SHS	RAYTHEON CO (NEW)	7,951	11,195
*	Morgan Stanley Smith Barney - Common Stk	77 SHS	SERVICENOW INC	4,554	5,722
*	Morgan Stanley Smith Barney - Common Stk	24 SHS	SHERWIN WILLIAMS COMPANY OHIO	4,370	6,600
*	Morgan Stanley Smith Barney - Common Stk	18 SHS	SHIRE PLC ADR	3,833	4,347
*	Morgan Stanley Smith Barney - Common Stk	628 SHS	SLM CORPORATION	6,491	6,198
*	Morgan Stanley Smith Barney - Common Stk	202 SHS	STARBUCKS CORP WASHINGTON	7,137	10,830
*	Morgan Stanley Smith Barney - Common Stk	745 SHS	THE TECHNOLOGY SEL SEC SPDR FD	29,877	30,843
*	Morgan Stanley Smith Barney - Common Stk	263 SHS	TWENTY-FIRST CENTURY FOX CL A	8,258	8,559
*	Morgan Stanley Smith Barney - Common Stk	235 SHS	VERIZON COMMUNICATIONS	11,647	10,953
*	Morgan Stanley Smith Barney - Common Stk	50 SHS	VERTEX PHARMACEUTICALS	6,465	6,174
*	Morgan Stanley Smith Barney - Common Stk	28 SHS	W W GRAINGER INC	7,175	6,626
*	Morgan Stanley Smith Barney - Common Stk	119 SHS	WALGREENS BOOTS ALLIANCE INC	8,883	10,048
*	Morgan Stanley Smith Barney - Common Stk	248 SHS	WASTE MGMT INC (DELA)	11,651	11,495
*	Morgan Stanley Smith Barney - Common Stk	167 SHS	WHOLE FOODS MARKETS INC	7,725	6,586

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2015

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party		(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value		(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney - Common Stk	874 SHS	XEROX CORP		$ 11,642	$ 9,299
*	Morgan Stanley Smith Barney - Common Stk	103 SHS	YUM BRANDS INC		7,524	9,278
*	Morgan Stanley Smith Barney - Corp Bonds	$ 45,000	BAXTER INTER. INC 6/15/2018 1.85%		45,081	44,852
*	Morgan Stanley Smith Barney - Corp Bonds	$ 35,000	BERKSHIRE HATHAWAY FN 10/15/2020 2.9%		36,887	36,052
*	Morgan Stanley Smith Barney - Corp Bonds	$ 25,000	THE COCA-COLA CO 11/1/2020 2.45%		25,822	25,373
*	Morgan Stanley Smith Barney - Corp Bonds	$ 25,000	CONOCOPHILLIPS 2/1/2019 5.75%		28,671	28,261
*	Morgan Stanley Smith Barney - Corp Bonds	$ 30,000	G.E. CAPITAL CORP 1/9/2017 2.9%		30,535	30,886
*	Morgan Stanley Smith Barney - Corp Bonds	$ 25,000	G.E. CAPITAL CORP 10/6/2015 .46%		24,837	25,011
*	Morgan Stanley Smith Barney - Corp Bonds	$ 35,000	G.E. CAPITAL CORP 12/20/2016 .6%		34,584	35,070
*	Morgan Stanley Smith Barney - Corp Bonds	$ 20,000	GOLDMAN SACHS GRP INC 1/31/2019 2.625%		20,235	20,248
*	Morgan Stanley Smith Barney - Corp Bonds	$ 40,000	JOHN DEERE CAPITAL CORP 3/15/2017 1.4%		40,174	40,380
*	Morgan Stanley Smith Barney - Corp Bonds	$ 25,000	JP MORGAN CHASE & CO 1/23/2020 2.25%		24,831	24,566
*	Morgan Stanley Smith Barney - Corp Bonds	$ 25,000	NATIONAL RURAL UTIL CORP 1/27/2020 2.0%		24,996	24,637
*	Morgan Stanley Smith Barney - Corp Bonds	$ 45,000	ORACLE CORP 10/15/2017 1.2%		45,004	45,000
*	Morgan Stanley Smith Barney - Corp Bonds	$ 25,000	SYSCO CORPORATION 2/12/2018 5.25%		25,340	27,217
*	Morgan Stanley Smith Barney - Corp Bonds	$ 40,000	US BANCORP 11/15/2018 1.95%		39,934	40,360
*	Morgan Stanley Smith Barney - Corp Bonds	$ 25,000	WELLS FARGO & COMPANY 3/5/2019 .779%		24,625	24,077
*	Morgan Stanley Smith Barney - Corp Bonds	$ 30,000	WELLS FARGO CO 12/11/2017 5.625%		33,883	32,962
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 50,000	FED NATL MTG ASSN 9/28/2016 1.25%		50,692	50,482
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 55,000	FED HOME LN MTG CORP 9/10/2015 1.750%		56,578	55,168
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 36,000	FED HOME LN MTG CORP 8/25/2016 2.000%		37,940	36,638
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 40,000	US TREASURY NOTE 5/15/2017 4.500%		41,812	42,894
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 27,000	US TREASURY NOTE 3/31/2016 .375%		27,027	27,028
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 75,000	US TREASURY NOTE 7/31/2016 1.50%		76,530	75,914
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 47,000	US TREASURY NOTE 2/15/2022 2.000%		45,161	46,992
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 40,000	US TREASURY NOTE 11/15/2020 2.625%		37,369	41,778
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 75,000	US TREASURY NOTE 1/31/2019 1.25%		75,657	75,023
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 50,000	US TREASURY NOTE 12/31/2018 1.5%		50,436	50,492
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 44,000	US TREASURY NOTE 11/15/2024 2.25%		43,799	43,732
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 50,000	US TREASURY NOTE 5/15/2019 3.125%		53,386	53,356
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 42,000	US TREASURY NOTE 2/15/2020 3.625%		48,375	45,869
*	Morgan Stanley Smith Barney - MMF		MS LIQUID ASSET FUND		480,959	480,959
					$ 4,422,817	$ 4,754,364

* Indicates a party-in-interest to the Plan

The accompanying notes are an integral part of this schedule.

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2015

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*	Morgan Stanley Smith Barney - Mutual Fund	3,475.98 SHS	AB SEL US LG/SHT ADV	$ 41,450	$ 41,225
*	Morgan Stanley Smith Barney - Mutual Fund	1,245.19 SHS	AMERICAN EUROPACIFIC GRW F2	52,756	62,720
*	Morgan Stanley Smith Barney - Mutual Fund	3,139.01 SHS	AQR MANAGED FUTURES STRATEGY I	35,000	33,211
*	Morgan Stanley Smith Barney - Mutual Fund	2,371.91 SHS	BARON SMALL CAP INSTL	50,409	83,728
*	Morgan Stanley Smith Barney - Mutual Fund	5,090.61 SHS	BLACKROCK GLOBAL ALLOCATION I	99,082	104,206
*	Morgan Stanley Smith Barney - Mutual Fund	3,431.37 SHS	BLACKROCH GLB LONG/SHORT EQ I	40,039	40,284
*	Morgan Stanley Smith Barney - Mutual Fund	6,797.64 SHS	BLACKROCK GLOBAL L/S CREDIT I	72,398	71,307
*	Morgan Stanley Smith Barney - Mutual Fund	9,985.08 SHS	BLACKROCK STRATEGIC INC OPP I	100,505	100,650
*	Morgan Stanley Smith Barney - Mutual Fund	1,740.94 SHS	CLEARBRIDGE APPRECIATION I	25,000	35,794
*	Morgan Stanley Smith Barney - Mutual Fund	1,628.76 SHS	FIDELITY ADV BIOTECHNOLOGY I	35,673	52,072
*	Morgan Stanley Smith Barney - Mutual Fund	3,437.96 SHS	FIRST EAGLE OVERSEAS I	78,647	81,136
*	Morgan Stanley Smith Barney - Mutual Fund	6,251.49 SHS	FRANKLIN UTILITIES ADVISOR	80,970	99,649
*	Morgan Stanley Smith Barney - Mutual Fund	4,649.28 SHS	INVESCO BALANCED-RISK ALLOC Y	58,951	54,350
*	Morgan Stanley Smith Barney - Mutual Fund	2,267.19 SHS	IVY ASSET STRATEGY I	60,693	58,425
*	Morgan Stanley Smith Barney - Mutual Fund	1,166.17 SHS	IVY MID CAP GROWTH I	28,428	28,734
*	Morgan Stanley Smith Barney - Mutual Fund	1,089.96 SHS	JP MORGAN MID CAP VALUE S	26,290	40,721
*	Morgan Stanley Smith Barney - Mutual Fund	1,817.16 SHS	MFS INTERNATIONAL NEW DISC I	46,947	53,643
*	Morgan Stanley Smith Barney - Mutual Fund	2,116.85 SHS	MFS INTERNATIONAL VALUE I	75,000	77,477
*	Morgan Stanley Smith Barney - Mutual Fund	1,080.18 SHS	OAKMARK I	61,132	71,487
*	Morgan Stanley Smith Barney - Mutual Fund	2,483.95 SHS	OAKMARK INTERNATL I	63,476	61,055
*	Morgan Stanley Smith Barney - Mutual Fund	8,70.58 SHS	OPPENHEIMER DEVELOPING MKTS Y	28,999	30,374
*	Morgan Stanley Smith Barney - Mutual Fund	1,159.30 SHS	OPPENHEIMER INTL SM COM Y	35,268	41,874
*	Morgan Stanley Smith Barney - Mutual Fund	1,098.79 SHS	PRUDENTIAL GLB REAL ESTATE Z	25,587	26,415
*	Morgan Stanley Smith Barney - Mutual Fund	5,268.74 SHS	RAMIUS TRDG STRAT MNGD FUTRS I	54,843	52,108
*	Morgan Stanley Smith Barney - Mutual Fund	4,738.81 SHS	ROYCE PREMIER INV	73,187	95,013
*	Morgan Stanley Smith Barney - Mutual Fund	1,529.85 SHS	THORNBURG INV INC BUILDER I	28,762	32,647
*	Morgan Stanley Smith Barney - Mutual Fund	7,768.05 SHS	VANGUARD SH TM INVT GR INV	83,125	82,808
*	Morgan Stanley Smith Barney - Mutual Fund	3,835.09 SHS	VIRTUS INSIGHT EMERG MKTS I	40,000	38,082
*	Morgan Stanley Smith Barney - Mutual Fund	2,758.62 SHS	VIRTUS SECTOR TREND I	32,000	31,448
*	Morgan Stanley Smith Barney - Mutual Fund	2,120.23 SHS	VIRTUS FOREIGN OPPORT I	60,243	60,109
*	Morgan Stanley Smith Barney - Mutual Fund	1,307.22 SHS	VOYA REAL ESTATE I	26,207	25,752
*	Morgan Stanley Smith Barney - Common Stk	169 SHS	ABBOTT LABORATORIES	5,642	8,295
*	Morgan Stanley Smith Barney - Common Stk	21 SHS	ADVANCE AUTO PARTS	3,213	3,346
*	Morgan Stanley Smith Barney - Common Stk	26 SHS	AETNA INC (NEW)(CT)	3,272	3,314
*	Morgan Stanley Smith Barney - Common Stk	98 SHS	AGILENT TECHNOLOGIES	3,033	3,781
*	Morgan Stanley Smith Barney - Common Stk	45 SHS	ALEXION PHARM INC	7,681	8,135
*	Morgan Stanley Smith Barney - Common Stk	34 SHS	ALLERGAN PLC SHS	8,711	10,318
*	Morgan Stanley Smith Barney - Common Stk	190 SHS	ALLSTATE CORP	11,619	12,325
*	Morgan Stanley Smith Barney - Common Stk	42 SHS	AMAZON COM INC	9,407	18,232
*	Morgan Stanley Smith Barney - Common Stk	52 SHS	AMERICAN EXPRESS CO	4,162	4,041
*	Morgan Stanley Smith Barney - Common Stk	153 SHS	AMERICAN TOWER REIT COM	6,693	14,273
*	Morgan Stanley Smith Barney - Common Stk	37 SHS	AMGEN INC	5,157	5,680
*	Morgan Stanley Smith Barney - Common Stk	82 SHS	ANADARKO PETE	7,262	6,401
*	Morgan Stanley Smith Barney - Common Stk	355 SHS	APPLE INC	28,933	44,526
*	Morgan Stanley Smith Barney - Common Stk	232 SHS	ARCHER DANIELS MIDLAND	11,742	11,187
*	Morgan Stanley Smith Barney - Common Stk	37 SHS	ASHLAND INC NEW	4,722	4,510
*	Morgan Stanley Smith Barney - Common Stk	332 SHS	AT&T INC	11,623	11,793
*	Morgan Stanley Smith Barney - Common Stk	42 SHS	BAKER HUGHES INC	2,584	2,591
*	Morgan Stanley Smith Barney - Common Stk	304 SHS	BANK OF NEW YORK MELLON CORP	11,763	12,759

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2015

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party		(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney - Common Stk	165 SHS	BAXTER INTL INC	$ 11,765	$ 11,538
*	Morgan Stanley Smith Barney - Common Stk	315 SHS	BB&T CORP	11,751	12,698
*	Morgan Stanley Smith Barney - Common Stk	29 SHS	BIOGEN IDEC INC	10,156	11,714
*	Morgan Stanley Smith Barney - Common Stk	42 SHS	BOEING CO	6,443	5,826
*	Morgan Stanley Smith Barney - Common Stk	77 SHS	BORG WARNER INC	4,274	4,377
*	Morgan Stanley Smith Barney - Common Stk	389 SHS	CA INCORPORATED	11,684	11,394
*	Morgan Stanley Smith Barney - Common Stk	154 SHS	CARDINAL HEALTH INC	11,735	12,882
*	Morgan Stanley Smith Barney - Common Stk	185 SHS	CBRE GROUP INC	4,274	6,845
*	Morgan Stanley Smith Barney - Common Stk	109 SHS	CERNER CORP	5,945	7,528
*	Morgan Stanley Smith Barney - Common Stk	96 SHS	CHEVRON CORP	11,624	9,261
*	Morgan Stanley Smith Barney - Common Stk	5 SHS	CHIPOTLE MEXICAN GRILL INC COM	3,356	3,025
*	Morgan Stanley Smith Barney - Common Stk	23 SHS	CIGNA CORPORATION COM	3,856	3,726
*	Morgan Stanley Smith Barney - Common Stk	478 SHS	CISCO SYS INC	10,022	13,126
*	Morgan Stanley Smith Barney - Common Stk	229 SHS	COCA COLA CO	9,797	8,984
*	Morgan Stanley Smith Barney - Common Stk	60 SHS	COCA-COLA ENTERPRISES INC. NEW	2,881	2,606
*	Morgan Stanley Smith Barney - Common Stk	129 SHS	COLGATE PALMOLIVE CO	7,914	8,438
*	Morgan Stanley Smith Barney - Common Stk	195 SHS	COMCAST CORP (NEW) CLASS A	10,268	11,727
*	Morgan Stanley Smith Barney - Common Stk	151 SHS	CONOCOPHILLIPS	11,759	9,273
*	Morgan Stanley Smith Barney - Common Stk	370 SHS	CONS DISCRET SEL SECT SPDR FD	28,051	28,298
*	Morgan Stanley Smith Barney - Common Stk	108 SHS	COSTCO WHOLESALE CORP NEW	5,882	14,586
*	Morgan Stanley Smith Barney - Common Stk	26 SHS	CUMMINS INC	3,713	3,411
*	Morgan Stanley Smith Barney - Common Stk	114 SHS	CVS CAREMARK CORP	3,650	11,957
*	Morgan Stanley Smith Barney - Common Stk	79 SHS	DANAHER CORPORATION	4,476	6,762
*	Morgan Stanley Smith Barney - Common Stk	161 SHS	DU PONT EI DE NEMOURS & CO	11,616	10,296
*	Morgan Stanley Smith Barney - Common Stk	209 SHS	EDISON INTERNATIONAL	11,719	11,616
*	Morgan Stanley Smith Barney - Common Stk	412 SHS	EMC CORP MASS	9,953	10,873
*	Morgan Stanley Smith Barney - Common Stk	57 SHS	EQUINIX INC COM PAR $0.001	9,151	14,478
*	Morgan Stanley Smith Barney - Common Stk	140 SHS	EXPRESS SCRIPTS HLDG CO COM	12,225	12,452
*	Morgan Stanley Smith Barney - Common Stk	156 SHS	FACEBOOK INC CL-A	6,476	13,379
*	Morgan Stanley Smith Barney - Common Stk	122 SHS	FIRST REPUBLIC BANK	5,746	7,690
*	Morgan Stanley Smith Barney - Common Stk	590 SHS	FIRST TRUST LARGE CAP CORE ETF	21,112	27,000
*	Morgan Stanley Smith Barney - Common Stk	2,091 SHS	FIRST TRUST NORTH AMERICAN E	47,063	53,049
*	Morgan Stanley Smith Barney - Common Stk	538 SHS	FIRST TR MLD CP COR ALPHDX ETF	29,404	28,938
*	Morgan Stanley Smith Barney - Common Stk	42 SHS	FLEETCOR TECHNOLOGIES	5,612	6,555
*	Morgan Stanley Smith Barney - Common Stk	112 SHS	FORTUNE BRANDS HOME & SEC INC	5,234	5,132
*	Morgan Stanley Smith Barney - Common Stk	59 SHS	GILEAD SCIENCE	3,417	6,908
*	Morgan Stanley Smith Barney - Common Stk	22 SHS	GOOGLE INC CL C	6,182	11,451
*	Morgan Stanley Smith Barney - Common Stk	26 SHS	GOOGLE INC-CL A	8,397	14,041
*	Morgan Stanley Smith Barney - Common Stk	106 SHS	HAIN CELESTIAL GROUP INC	4,236	6,981
*	Morgan Stanley Smith Barney - Common Stk	214 SHS	HALLIBURTON CO	13,312	9,217
*	Morgan Stanley Smith Barney - Common Stk	150 SHS	HALLIBURTON CO	8,657	6,461
*	Morgan Stanley Smith Barney - Common Stk	619 SHS	HEALTH CARE SEL SECT SPDR FD	22,266	46,047
*	Morgan Stanley Smith Barney - Common Stk	94 SHS	HOME DEPOT INC	7,846	10,446
*	Morgan Stanley Smith Barney - Common Stk	121 SHS	HONEYWELL INTERNATIONAL INC	7,213	12,338
*	Morgan Stanley Smith Barney - Common Stk	95 SHS	INGERSOLL-RAND PLC SHS	6,050	6,405
*	Morgan Stanley Smith Barney - Common Stk	346 SHS	INTEL CORP	11,746	10,524
*	Morgan Stanley Smith Barney - Common Stk	30 SHS	INTERCONTINENTALEXCHANGE GROUP	5,381	6,708
*	Morgan Stanley Smith Barney - Common Stk	83 SHS	INTUIT INC	7,818	8,364
*	Morgan Stanley Smith Barney - Common Stk	9 SHS	INTUITIVE SURGICAL INC	4,537	4,361

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2015

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value		(d) Cost	(e) Current Value
*	Morgan Stanley Smith Barney - Common Stk	2,184 SHS	ISHARES MSCI JAPAN ETF	$ 27,999	$ 27,978
*	Morgan Stanley Smith Barney - Common Stk	217 SHS	ISHARES SMALL CAP 600 G ETF	28,073	28,427
*	Morgan Stanley Smith Barney - Common Stk	265 SHS	ISHARES S&P 500 GRWTH ETF	28,016	30,173
*	Morgan Stanley Smith Barney - Common Stk	171 SHS	ISHARES S&P MID-CAP 400 G ETF	29,343	28,985
*	Morgan Stanley Smith Barney - Common Stk	263 SHS	JOHNSON CONTROLS INCORPORATED	11,748	13,026
*	Morgan Stanley Smith Barney - Common Stk	109 SHS	JOHNSON & JOHNSON	11,678	10,623
*	Morgan Stanley Smith Barney - Common Stk	78 SHS	KANSAS CY SOUTHN IND NEW	7,987	7,114
*	Morgan Stanley Smith Barney - Common Stk	224 SHS	KATE SPADE & CO COM	6,765	4,825
*	Morgan Stanley Smith Barney - Common Stk	41 SHS	KEURIG GREEN MOUNTAIN INC	4,753	3,142
*	Morgan Stanley Smith Barney - Common Stk	139 SHS	KRAFT FOODS GROUP INC COM	7,815	11,834
*	Morgan Stanley Smith Barney - Common Stk	73 SHS	L BRANDS INC COM	3,770	6,258
*	Morgan Stanley Smith Barney - Common Stk	43 SHS	LINKEDIN CORP-A	8,680	8,885
*	Morgan Stanley Smith Barney - Common Stk	221 SHS	LOWES COMPANIES INC	11,766	14,800
*	Morgan Stanley Smith Barney - Common Stk	340 SHS	MARATHON OIL CO	12,636	9,024
*	Morgan Stanley Smith Barney - Common Stk	227 SHS	MARSH & MCLENNAN COS INC	11,789	12,871
*	Morgan Stanley Smith Barney - Common Stk	86 SHS	MASTERCARD INC CL A	7,710	8,039
*	Morgan Stanley Smith Barney - Common Stk	73 SHS	MC CORMICK AND CO NON VOTING	4,832	5,909
*	Morgan Stanley Smith Barney - Common Stk	45 SHS	MCKESSON CORP	6,395	10,116
*	Morgan Stanley Smith Barney - Common Stk	196 SHS	MERCK & CO INC NEW COM	11,731	11,158
*	Morgan Stanley Smith Barney - Common Stk	192 SHS	MICROSOFT CORP	6,116	8,477
*	Morgan Stanley Smith Barney - Common Stk	339 SHS	MONDELEZ INTL INC COM	11,770	13,946
*	Morgan Stanley Smith Barney - Common Stk	126 SHS	MYLAN INC	7,271	8,550
*	Morgan Stanley Smith Barney - Common Stk	12 SHS	NETFLIX INC	4,215	7,883
*	Morgan Stanley Smith Barney - Common Stk	113 SHS	NIKE INC B	5,291	12,206
*	Morgan Stanley Smith Barney - Common Stk	91 SHS	NORTHROP GRUMMAN CP (HLDG CO)	11,723	14,435
*	Morgan Stanley Smith Barney - Common Stk	63 SHS	NXP SEMICONDUCTORS NV	6,374	6,187
*	Morgan Stanley Smith Barney - Common Stk	130 SHS	OCCIDENTAL PETROLEUM CORP DE	10,803	10,110
*	Morgan Stanley Smith Barney - Common Stk	235 SHS	ORACLE CORP	7,637	9,471
*	Morgan Stanley Smith Barney - Common Stk	300 SHS	PFIZER INC	5,953	10,059
*	Morgan Stanley Smith Barney - Common Stk	77 SHS	PHILIP MORRIS INTL INC	6,557	6,173
*	Morgan Stanley Smith Barney - Common Stk	9 SHS	PRICELINE GRP INC COM NEW	7,366	10,362
*	Morgan Stanley Smith Barney - Common Stk	76 SHS	PVH CORPORATION	5,455	8,755
*	Morgan Stanley Smith Barney - Common Stk	1,124 SHS	PWR SH DB US $ IND BULL FD ETF	29,302	28,134
*	Morgan Stanley Smith Barney - Common Stk	172 SHS	QUALCOMM INC	9,501	10,772
*	Morgan Stanley Smith Barney - Common Stk	192 SHS	QUEST DIAGNOSTICS INC	11,723	13,924
*	Morgan Stanley Smith Barney - Common Stk	117 SHS	RAYTHEON CO (NEW)	7,951	11,195
*	Morgan Stanley Smith Barney - Common Stk	77 SHS	SERVICENOW INC	4,554	5,722
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(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2015

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*	Morgan Stanley Smith Barney - Common Stk	103 SHS	YUM BRANDS INC		7,524	9,278
*	Morgan Stanley Smith Barney - Corp Bonds	$ 45,000	BAXTER INTER. INC 6/15/2018 1.85%		45,081	44,852
*	Morgan Stanley Smith Barney - Corp Bonds	$ 35,000	BERKSHIRE HATHAWAY FN 10/15/2020 2.9%		36,887	36,052
*	Morgan Stanley Smith Barney - Corp Bonds	$ 25,000	THE COCA-COLA CO 11/1/2020 2.45%		25,822	25,373
*	Morgan Stanley Smith Barney - Corp Bonds	$ 25,000	CONOCOPHILLIPS 2/1/2019 5.75%		28,671	28,261
*	Morgan Stanley Smith Barney - Corp Bonds	$ 30,000	G.E. CAPITAL CORP 1/9/2017 2.9%		30,535	30,886
*	Morgan Stanley Smith Barney - Corp Bonds	$ 25,000	G.E. CAPITAL CORP 10/6/2015 .46%		24,837	25,011
*	Morgan Stanley Smith Barney - Corp Bonds	$ 35,000	G.E. CAPITAL CORP 12/20/2016 .6%		34,584	35,070
*	Morgan Stanley Smith Barney - Corp Bonds	$ 20,000	GOLDMAN SACHS GRP INC 1/31/2019 2.625%		20,235	20,248
*	Morgan Stanley Smith Barney - Corp Bonds	$ 40,000	JOHN DEERE CAPITAL CORP 3/15/2017 1.4%		40,174	40,380
*	Morgan Stanley Smith Barney - Corp Bonds	$ 25,000	JP MORGAN CHASE & CO 1/23/2020 2.25%		24,831	24,566
*	Morgan Stanley Smith Barney - Corp Bonds	$ 25,000	NATIONAL RURAL UTIL CORP 1/27/2020 2.0%		24,996	24,637
*	Morgan Stanley Smith Barney - Corp Bonds	$ 45,000	ORACLE CORP 10/15/2017 1.2%		45,004	45,000
*	Morgan Stanley Smith Barney - Corp Bonds	$ 25,000	SYSCO CORPORATION 2/12/2018 5.25%		25,340	27,217
*	Morgan Stanley Smith Barney - Corp Bonds	$ 40,000	US BANCORP 11/15/2018 1.95%		39,934	40,360
*	Morgan Stanley Smith Barney - Corp Bonds	$ 25,000	WELLS FARGO & COMPANY 3/5/2019 .779%		24,625	24,077
*	Morgan Stanley Smith Barney - Corp Bonds	$ 30,000	WELLS FARGO CO 12/11/2017 5.625%		33,883	32,962
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 50,000	FED NATL MTG ASSN 9/28/2016 1.25%		50,692	50,482
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 55,000	FED HOME LN MTG CORP 9/10/2015 1.750%		56,578	55,168
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 36,000	FED HOME LN MTG CORP 8/25/2016 2.000%		37,940	36,638
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 40,000	US TREASURY NOTE 5/15/2017 4.500%		41,812	42,894
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 27,000	US TREASURY NOTE 3/31/2016 .375%		27,027	27,028
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 75,000	US TREASURY NOTE 7/31/2016 1.50%		76,530	75,914
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 47,000	US TREASURY NOTE 2/15/2022 2.000%		45,161	46,992
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 40,000	US TREASURY NOTE 11/15/2020 2.625%		37,369	41,778
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 75,000	US TREASURY NOTE 1/31/2019 1.25%		75,657	75,023
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 50,000	US TREASURY NOTE 12/31/2018 1.5%		50,436	50,492
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 44,000	US TREASURY NOTE 11/15/2024 2.25%		43,799	43,732
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 50,000	US TREASURY NOTE 5/15/2019 3.125%		53,386	53,356
*	Morgan Stanley Smith Barney - Govt Obligtn	$ 42,000	US TREASURY NOTE 2/15/2020 3.625%		48,375	45,869
*	Morgan Stanley Smith Barney - MMF		MS LIQUID ASSET FUND		480,959	480,959
					$ 4,422,817	$ 4,754,364

* Indicates a party-in-interest to the Plan

The accompanying notes are an integral part of this schedule.